Commercial Travellers' Association

OF CANADA

Toronto, October 28th, 1919.

Dear Sir:—

In pursuance of By-law 91, I beg to inform you that I have received notice that the following change in By-laws Nos. 67 & 68 is to be proposed at the Annual Meeting to be held on Saturday, the 27th day of December next, that is to say: Present By-law No. 67—Clause (cc) and Clause (cccc):

By-law 67—Clause (cc)

Provided that the "Mortuary Benefit" shall, so far as possible, be maintained at a maximum of $1,000, the Directors may in each year declare that the "Mortuary Benefit" for the ensuing year shall be $1,000.

And in order to provide funds to pay said maximum "Mortuary Benefit" of $1,000, in the event

of the allotment and surplus allotment being exceeded, the Directors shall, by resolution, declare that each member who shall have been admitted and who shall renew his membership for the then ensuing year, shall, in addition to his annual subscription, pay to the Association an additional contribution of such sum as may be determined by the Directors, having regard to the funds of the Association available for the payment of the said "Mortuary Benefit."

(cccc) If any member liable for such further contribution shall fail to pay the amount thereof on or before the first day of April following the publication of the Directors' report containing such resolution, the "Mortuary Benefit" payable in respect of his membership shall thenceforth be reduced by twenty-five per cent., and his beneficiaries, or legal representatives, shall upon his death be entitled to receive only seventy-five per cent. of his share in said maximum "Mortuary Benefit" of $1,000, which said share shall be ascertained in the manner provided in this By-law; but any member making default, as aforesaid, shall not thereafter be called upon by any resolution of the Directors nor shall he be liable to pay any further contribution under this By-law beyond the amount of his annual subscription.

Proposed Amendments.

Proposed to repeal the first paragraph of Clause (cc) of By-law 67.

To remove from second paragraph of Clause (cc) of By-law 67 in second line "of $1,000."

To remove "$1,000" in Clause (cccc) in eleventh line.

By-law 68—Clause (aaa)

Provided also that as to any persons admitted to membership on and after the first day of January, 1906, under By-law 14, the whole of the maximum "Mortuary Benefit" shall be payable only in case such member shall have paid his subscriptions and shall have been a member for fifteen or more consecutive years immediately preceding his decease; and for this purpose the year in which the death occurs shall be counted as one year, and such benefit shall be reduced one-fifteenth for each year of consecutive membership less than fifteen.

By-law 68—Clause (aaaa)

Provided also, that the amount of such benefit as to persons admitted to membership on and after the first day of January, 1906, under By-law 14, shall be regulated as to scale according to the age of the applicant at his birthday next following the date of his admission, and shall be payable upon the table following, viz.:

Age at birthday next following admission.	Proportion of bene payable.
25 years and under.....	The whole benefit.
26 to 30 years inclusive...	85 p.c. of whole benefit
31 to 35 " " ...	75 " "
36 to 40 " " ...	60 " "
41 to 45 " " ...	50 " "
46 to 50 " " ...	35 " "
51 to 55 " " ...	25 " "
56 to 60 and over ...	15 " "

Subject always to a proportional reduction o one-fifteenth for each year required to complet the full term of fifteen consecutive years, as re quired by Section (aaa) of this By-law.

Proposed Amendments to By-law 68.

In By-law 68, Clause (aaa), where th word "fifteen" occurs, substitute the wor "ten," and where the word "one-fifteenth" occurs substitute the word "one-tenth" an "less than fifteen" to read "less than ten."

In Clause (aaaa), By-law 68, where th words "one-fifteenth" occur, substitute "one tenth"; instead of the words "full term o fifteen consecutive years," substitute "ten consecutive years."

benefit
le.

enefit.

ion of
mplete
as re-

68.

e the
word
enth"
and
ten."

e the
'one-
m of
"ten

Commercial Travellers' Association
OF CANADA

++++++++++

Additional Accident Insurance

++++++++++

$5,000

In case of Death from Accident.

$25.00

Per Week Indemnity in case of Accident.

$12.00

Total Yearly Cost, or

3½c.

Per Day, payable in

4

Quarterly Payments.

SAFE, PROMPT, LIBERAL.

++++++++++

MAXIMUM BENEFITS.

$5,000 in the event of Death resulting from Accident.

$5,000 in the event of Loss of Limbs resulting from Accident.

$5,000 in the event of Permanent Loss of Sight of Both Eyes resulting from Accident.

$1,666.66 in the event of Loss of Limb resulting from Accident.

$25 per week for 26 weeks in the event of Total Disabling Injury resulting from Accident.

Special Benefits in our Policy.

NONE LIKE THEM.

All claims for Injury paid within 2 months.

If Death occurs from Accident within 6 months, payment made of $5,000.

All Maximum Benefits paid if resulting within 6 months.

No deduction from Weekly Indemnity of $25 because your salary or income is less than $25 per week.

Payment made for all Accidents during the year, notwithstanding one extends to 26 weeks.

NOTE THE ABOVE POINTS.

Facts re Additional Accident Insurance.

Members can pay the full yearly cost in one payment if they wish. Total, $12.

Remember your Policy will cover $5,000 in the event of loss of limbs resulting from accident; $5,000 in the event of permanent loss of sight of both eyes resulting from accident; $1,666.66 in the event of loss of limb resulting from accident; $25 per week for 26 weeks in the event of total disabling injnry resulting from accident.

No company in Canada ever offered commercial travellers $5,000 accident insurance for $12 until your Board of Directors made the arrangement for you.

The profits of this Branch will go to your own Association, then why spend your money on outsiders. If you obtain a policy through an outside agent, although at the same rate, the agent and company is the gainer and the Association the *loser*, therefore send your application direct to the Association.

Please bear in mind that you would have paid one-half more for your accident insurance had it not been for your Board of Directors making the above arrangements. Speak at once your appreciation of their efforts, your confidence in the Association, by sending in your application.

CAN ANY ONE AFFORD

To be without Accident Insurance?

Clearly, NO.

Examine the Following Table.

Analysis of Claim List covering 15 years experience of one of the largest Accident Companies in the world.	1879 to 1893
RIDING, DRIVING AND WALKING, OUT-DOOR accidents on the road or in the streets, through frost, storms. lightning, orange peel, reckless driving by others, etc	8,334
BUSINESS AND PROFESSIONAL ACCIDENTS, all classes of working and manufacturing risks, surgical cases, etc...	4,738
HOUSE AND DOMESTIC CASUALTIES, ARISING from moving up and down stairs, or about the rooms, in the yard, and in the garden, through gas explosions, fire, etc....	2,731
TRAVELLING by river, sea, railway, tramway, and other conveyances, on business and on pleasure..	665
INJURIES caused by animals, birds and insects....	363
ACCIDENTS ARISING out of sports and pastimes, at cricket, football, boating, bicycling, bathing, fishing, hunting or skating.....	1,977
	18,808

It will be seen that out of 18,808 claims, 11,428 injuries [1st, 3rd and 5th items, over 60 per cent.] were received entirely independent of the occupation of the insured, while only 4,738, or about 25 per cent., resulted from the special hazard of the business engaged in.

A large percentage of injuries are caused by cuts, bruises, reckless driving by others, hanging signs, street cars, herdics, runaway horses, elevators, explosions of steam or gas, electric light wires in and out of position, and numberless other hazards to which every one is exposed.

Don't take any risks, send for Application in Commercial Travellers' Additional Accident and get a Policy without any delay. Only $3.00 per quarter, or $12.00 per year.

ASSESSMENT SYSTEM

The Commercial Travellers' Mutual Benefit Society, TORONTO.

One of the **Four Assessment** Companies Licensed by the Dominion Government.

Six Assessments Each Year.

Cheap and Absolutely Safe.

Travellers have the option of taking $1,000 or $2,000 insurance.

Send your name and address for Application Form to

W. G. H. LOWE, Secretary,
51 Yonge Street,
TORONTO, ONT.

ACT OF INCORPORATION

OF THE

Commercial Travellers'

ASSOCIATION

OF CANADA

AND AMENDMENTS.

ALSO

BY-LAWS

As Revised by the Annual Meeting, Dec. 29, 1887. Annual Reports, 1888-1893, and other information.

HEAD OFFICE, 51 YONGE STREET, TORONTO.

1894.

Toronto:
PRINTED BY HUNTER, ROSE & CO.

SPECIAL NOTICES.

In every case of claim arising from ACCIDENT, it is imperative to notify the Secretary of all particulars, as soon after the occurrence as possible, so that the same may be investigated without delay.

Members are not permitted, under any circumstances whatever, to lend their Certificates, and must in all cases show them when required, to *any* officer of any Railway r Steamboat Company from whom privileges are obtained. A refusal to do so renders members liable to severe penalty.

It is desired by the Transportation Companies and urged by the Directors of the Association, that members having baggage to check will see that their trunks are at the depot at least *fifteen minutes* before advertised time of starting.

Members will bear in mind that the regular General Meetings of the Association will be held on the FIRST SATURDAY in March, June, September, and December, at eight o'clock, p.m., ten to form a quorum.

Directors meet on the LAST SATURDAY in every month, at two o'clock, p.m. None of these meetings will be further advertised.

It is important that members of the Association should see that their correct *addresses* are in the hands of the Secretary, so as to receive promptly any special communication that may be sent out from the Association.

Officers and Directors for 1894.

C. C. VAN NORMAN .. .. .. President.
R. H. GRAY .. .. .. 1st Vice-President.
JAS. HAYWOOD .. .. 2nd Vice-President.
J. C. BLACK . .. . Treasurer.
JAS. SARGANT .. .. Secretary.

DIRECTORS.

M. C. ELLIS,
C. E. KYLE,
JOHN BURNS,
JOHN MULDREW,
R. H. COSBIE,
T. P. HAYES, (Died Mar. 15.)
JOHN ORR,
E E. STARR,
GEO. WEST.
H. GOODMAN, (Elec'd Mar. 31.)

HAMILTON

H. G. WRIGHT .. .. .. 1st Vice-President.
JOHN HOOPER .. .. .. 2nd Vice-President.

DIRECTORS

W. E. LA CHANCE,
J. H. HERRING,
W. G. REID.
FRED. JOHNSON,
E. A. DALLEY,
ROSS R. WILSON.

GUELPH

C. AULD .. .. Vice-President.
GEORGE HILL .. .. .. Director.

BRANTFORD

J. S. HAMILTON | D. J. WATEROUS.

MONTREAL

S. O. SHOREY .. .. .. Vice-President.
C. McARTHUR, C. L. SHOREY .. Directors.

KINGSTON

M. S. SUTHERLAND, B. W. ROBERTSON, Directors.

BERLIN

C. NIEHAUS, | M. A. WHITING.

WINNIPEG

G. F. GALT .. .. .. Vice-President.
W. L. BROCK, H. MILLER .. Directors.

VICTORIA

A. C. FLUMMERFELT | R. MARTIN.

Officers and Directors for 1893.

C. C. VAN NORMAN .. .. .. Preside
R. H. GRAY .. .. .. 1st Vice-Preside
JAMES HAYWOOD .. .. 2nd Vice-Preside
J. C. BLACK .. .. Treasur
JAMES SARGANT .. .. .. Secretar

DIRECTORS

JOS. KILGOUR,
W. B. DACK,
M. C. ELLIS,
JOHN EVERETT,
C. E. KYLE,
T. P. HAYES,
G. E. HAMILTON,
JOHN A. ROSS,
JOHN ORR.

HAMILTON

H. G. WRIGHT .. .. 1st Vice-Presiden
JOHN HOOPER .. .. .. 2nd Vice-Presiden

DIRECTORS

W. E. LA CHANCE
J. H. HERRING
W. G. REID,
FRED. JOHNSON,
E. A. DALLEY,
ROSS R. WILSON.

GUELPH

C. AULD .. .. Vice-President
GEORGE HILL .. .. Director.

BRANTFORD

J. S. HAMILTON | D. J. WATEROUS.

MONTREAL

S. O. SHOREY .. .. .. Vice-President.
C. McARTHUR, C. L. SHOREY .. .. Directors.

KINGSTON

M. S. SUTHERLAND, B. W. ROBERTSON, Directors.

BERLIN

C. NIEHAUS, | M. A. WHITING.

WINNIPEG

G. F. GALT .. .. Vice-President.
W. L. BROCK, H. MILLER .. ... Directors.

VICTORIA

A. C. FLUMMERFELT, | R. MARTIN.

Officers and Directors for 1892.

JOHN BURNS	President.
C. C. VAN NORMAN	1st Vice-President.
R. J. ORR	2nd Vice-President.
R. H. GRAY	Treasurer.
JAMES SARGANT	Secretary.

DIRECTORS

JOSEPH KILGOUR,	JAMES HAYWOOD,
JOHN EVERETT,	M. C. ELLIS,
H. S. STANBURY,	JOHN ORR,
W. B. DACK,	J. A. ROSS.
H. MORRISON,	

HAMILTON

G. E. HAMILTON	1st Vice-President.
H. G. WRIGHT	2nd Vice-President.

DIRECTORS

H. BEDLINGTON,	W. G. REID,
W. E. LA CHANCE,	E. A. DALLEY,
JOHN HOOPER,	J. H. HERRING.

GUELPH

C. AULD	Vice-President.
GEORGE HILL	Director.

BRANTFORD

J. S. HAMILTON, D. J. WATEROUS .. Directors.

MONTREAL

S. O. SHOREY	Vice-President.
C. McARTHUR, C. L. SHOREY	Directors.

KINGSTON

M. S. SUTHERLAND, B. W. ROBERTSON, Directors.

BERLIN

C. NIEHAUS,	M. A. WHITING.

WINNIPEG

J. B. MATHER, ...	Vice-President.
GEO. GALT, H. MILLER	Directors.

VICTORIA

J. C. MARSHALL,	R. MARTIN.

Officers and Directors for 1891.

JOHN BURNS	President.
C. C. VAN NORMAN	1st Vice-President.
R. J. ORR	2nd Vice-President.
R. H. GRAY	Treasurer.
JAMES SARGANT	Secretary.

DIRECTORS

JOS. KILGOUR,	JOHN ORR,
H. S. DAVISON,	W. B. DACK.
H. S. STANBURY,	H. MORRISON,
JOHN EVERETT,	M. C. ELLIS.
JAMES HAYWOOD,	

HAMILTON

G. E. HAMILTON, H. G. WRIGHT, Vice-Presidents.

DIRECTORS

JOHN HOOPER,	F. TOBIAS,
J. H. HERRING,	W. E. LA CHANCE,
E. A. DALLEY,	W. G. REID.

GUELPH

C. AULD	Vice-President.
GEO. HILL	Director.

BRANTFORD

J. S. HAMILTON, D. J. WATEROUS .. Directors.

MONTREAL

S. O. SHOREY	Vice-President.
C. McARTHUR, C. L. SHOREY	Directors.

KINGSTON

M. S. SUTHERLAND, B. W. ROBERTSON, Directors.

BERLIN

C. NIEHAUS, | M. A. WHITING.

WINNIPEG

J. B. MATHER	Vice-President.
GEO. GALT, H. MILLER,	Directors.

VICTORIA

J. C. MARSHALL, | R. MARTIN.

Officers and Directors for 1890.

A. A. ALLAN .. .. President.
JOHN BURNS .. .. .. 1st Vice-President.
C. C. VAN NORMAN .. .. 2nd Vice-President.
R. H. GRAY... .. .. Treasurer.
JAMES SARGANT ... . Secretary.

DIRECTORS

JOSEPH KILGOUR,
JAMES HAYWOOD,
J. H. DEVANEY,
H. S. DAVISON,
H. MORRISON,
H. STANBURY,
T. P. HAYES,
JOHN ORR,
JOHN EVERETT.

HAMILTON

E. A. DALLEY, W. G. REID .. Vice-Presidents.

DIRECTORS

GEO. E. HAMILTON,
JOHN HOOPER,
H. G. WRIGHT,
J. H. HERRING,
H. BEDLINGTON,
R. COLEMAN.

MONTREAL

S. O. SHOREY .. .. .. Vice-President.
C. McARTHUR, C. L. SHOREY ... .. Directors.

KINGSTON

M. S. SUTHERLAND, J. B. ROBERTSON, Directors.

BRANTFORD

J. S. HAMILTON, D. J. WATEROUS .. Directors.

BERLIN

CHAS. NIEHAUS, M A. WHITING .. Directors.

GUELPH

C. AULD .. .. Vice-President.
J. B. ARMSTRONG... .. .. .. Director.

WINNIPEG

J. B. MATHER .. .. .. Vice-President.
GEO. GALT, H. MILLER .. .. Directors.

VICTORIA

J. C. MARSHALL, G. LESORR .. .. Directors.

Officers and Directors for 1889.

A. A. ALLAN .. President.
JOHN BURNS .. 1st Vice-President.
C. C. VAN NORMAN .. 2nd Vice-President.
R. H. GRAY .. Treasurer.
JAMES SARGANT .. Secretary.

DIRECTORS

JOSEPH KILGOUR,
R. J. ORR.
JOHN ORR,
JAMES HAYWOOD,
H. S. DAVISON,
T. P. HAYES,
H. MORRISON,
JOSEPH DEVANEY,
GEORGE WEST.

HAMILTON

E. A. DALLEY, W. G. REID .. Vice-Presidents.

DIRECTORS

H. G. WRIGHT,
R. T. STEELE,
GEO. E. HAMILTON,
J. H. HERRING,
J. S. REID,
H. BEDLINGTON.

MONTREAL

S. O. SHOREY .. Vice-President.
C. McARTHUR, C. L. SHOREY .. Directors.

KINGSTON

M. S. SUTHERLAND, B. W. ROBERTSON, Directors

LONDON

M. T. LESTER, P. J. WATT .. Directors.

BRANTFORD

J. S. HAMILTON, D. J. WATEROUS .. Directors.

BERLIN

CHAS. NIEHAUS, M. A. WHITING .. Directors.

GUELPH

C. AULD .. Vice-President.
J. B. ARMSTRONG .. Director.

WINNIPEG

J. B. MATHER .. Vice-President.
GEO. GALT, H. MILLER .. Directors.

VICTORIA

C. L. CUSACK, J. C. MARSHALL .. Directors.

CERTIFICATES OF MEMBERSHIP

CAN BE PROCURED AS FOLLOWS:

TORONTO.—At Office of Secretary, James Sargant, Commercial Travellers' Building, 51 Yonge Street, Toronto.

HAMILTON.—W. S. Duffield (W. E. Sanford Manufacturing Co.)

MONTREAL.—S. O. Shorey (H. Shorey & Co.)

GUELPH.—D. Barlow (Guelph Enterprise Co.)

KINGSTON.—M. S. Sutherland (Fenwick, Hendry & Co.)

BRANTFORD.—E W. H. Van Allen (A. Harris, Son, & Co.)

WINNIPEG.—M. H. Miller (M. H. Miller & Co.)

BERLIN.—C. Huehan (L. J. Breithaupt & Co.)

BROCKVILLE—G. A. McMullen (Jas. Hall & Co.)

VICTORIA, B.C.——H. L. Roberts, Erskine Mill Co.

QUEBEC.—L. S. Odell (H. J. Fisk & Co.)

ST. JOHN, N.B.—R. Rogers, 99 Prince William St.

HALIFAX, N.S.—W. D. CAMERON, 111 Granville St.

FORMS OF APPLICATION.

Form One. Admission.

To the President, Officers and Directors of the Commercial Travellers' Association of Canada:

I, of , being a Commercial Traveller, travelling at least four months every year, and representing the establishment of engaged in the business of at do hereby make application to become a member of your Association, and do promise, if admitted, to faithfully observe all the Rules and By-laws which may from time to time be in force.

My age next birthday will be years, and I make my beneficiary, relationship

Age (if a minor).

Toronto, , 189

Applicant.

Recommended, *Address.*

Director's.

Firm.

Form Two. Honorary Membership.

To the President, Officers and Directors of the Commercial Travellers' Association of Canada:

I, of having been a Travelling Member of the said Association for five or more consecutive years, do hereby make application to become an Honorary Member of the Association, and promise to observe faithfully all Rules and By-laws which may from time to time be in force.

My age next birthday will be years, and I make my beneficiary, relationship

Age (if a minor).

Toronto, , 189

Applicant.

Address,

Form Three. Renewal Application for 1894.

To the President, Officers and Directors of the Commercial Travellers' Association of Canada:

1. Name in full .....
2. Age next birthday.....No. of Certificate for 1893 .....For 1894.....
3. P.O. Address, No. and Street .....
4. Firm represented .....
5. Kind of business.....
6. Address.....
7. Do you solicit orders from dealers or manufacturers only ?.....
8. Do you ever solicit orders from consumers ?..... .....
9. About how many days in the year do you travel soliciting orders ?.....
10. About how many pounds of baggage do you carry ? .....
11. Name of Person in whose favor Accident and Mortuary Certificate is made payable.....
12. Relationship.....
13. Age (if a minor).....

I hereby certify that I have carefully read the Application herewith presented, and have answered all the questions herein contained, truthfully and to the best of my knowledge and belief.

Dated at.....this.....day of..... A.D. 189..

Signature.....

NOTE.—*Signatures* must in all cases be in applicant's own handwriting.

RAILWAY ARRANGEMENTS.

I.—The following railway companies issue station to station tickets to travelling members of this Association at 2¼c. per mile, holders of such tickets are allowed to carry 300 lbs. of baggage free, permitting same to be checked to destination with stop-over privileges. Tickets can be procured at all railway depots, good from Friday noon to return up to Monday evening, but only from starting point to residence named on Certificate ; or Toronto, Montreal, Hamilton and London.

Canadian Pacific Railway (Eastern Division), including Sault Ste. Marie Branch.
Canadian Pacific Railway (Western Division), 3c. per mile to Canmore.
Central Ontario Railway.
Central Vermont "
Erie and Huron "
Grand Trunk "
International "
Kingston and Pembroke Railway.
Michigan Central (Canada Division) Railway.
Niagara Central.
Montreal and Sorel Railway.
Nova Scotia Railway.
Prince Edward Island Railway.
Quebec Central Railway.
Quebec and Lake St. John Railway.
Lake Erie, Essex and Detroit River Railway.
New Brunswick Railways (operated by C.P.R)
Canada Eastern Railway.
Windsor and Annapolis Railway.
Brantford, Waterloo and Lake Erie Railway
Great North-West Central Railway.
Brockville, Westport and Sault Ste. Marie Railway.
Drummond County Railway.

Ottawa & Gatineau Valley Railway, Prov. of Que.
Salisbury & Harvey Railway, Prov. of N.B.
Shore Line Railway, " "
Central Railway, " "
Cumberland Railway, Prov. of N.B.
Niagara Falls Park & River Railway (rates to be had from Secretary).

II.—The following railway company grants to travelling members of the Association passenger rates at 2c. per mile, and allows 300 lbs. of baggage free, which can be checked to destination with lay-over privileges, namely :

Intercolonial Railway of Canada.

Northern Pacific Railway, Manitoba, same rate as C.P R.
Canadian Pacific Mountain Division, 3½c. per mile with 300 lbs. baggage free.

III.—The Western Counties Railway charge ordinary passenger rates, allowing to travelling members 300 lbs. of baggage free, which can be checked to destination with lay-over privileges.

IV.—For rates to New York, Chicago or European ports, apply to the Secretary.

COMMERCIAL TRAVELLERS' RAILWAY PASSENGER RATES.

The following are fares to be charged Commercial Travellers, made upon the basis of 2¼ cents per mile. Find the mileage in the first column, and the figures shown opposite in the second column will be the correct fare :—

Miles.	Fare.	Miles.	Fare.	Miles.	Fare.	Miles.	Fare.
	cts.		$ cts.		$ cts.		$ cts.
1	5	36	80	71	1 60	106	2 40
2	5	37	85	72	1 60	107	2 40
3	5	38	85	73	1 65	108	2 45
4	10	39	90	74	1 65	109	2 45
5	10	40	90	75	1 70	110	2 50
6	15	41	95	76	1 70	111	2 50
7	15	42	95	77	1 75	112	2 50
8	20	43	95	78	1 75	113	2 55
9	20	44	1 00	79	1 80	114	2 55
10	25	45	1 00	80	1 80	115	2 60
11	25	46	1 05	81	1 85	116	2 60
12	30	47	1 05	82	1 85	117	2 65
13	30	48	1 10	83	1 90	118	2 65
14	30	49	1 10	84	1 90	119	2 70
15	35	50	1 15	85	1 90	120	2 70
16	35	51	1 15	86	1 95	121	2 75
17	40	52	1 20	87	1 95	122	2 75
18	40	53	1 20	88	2 00	123	2 75
19	45	54	1 20	89	2 00	124	2 80
20	45	55	1 25	90	2 05	125	2 80
21	50	56	1 25	91	2 05	126	2 85
22	50	57	1 30	92	2 05	127	2 85
23	50	58	1 30	93	2 10	128	2 90
24	55	59	1 35	94	2 10	129	2 90
25	55	60	1 35	95	2 15	130	2 95
26	60	61	1 40	96	2 15	131	2 95
27	60	62	1 40	97	2 20	132	2 95
28	65	63	1 40	98	2 20	133	3 00
29	65	64	1 45	99	2 25	134	3 00
30	70	65	1 45	100	2 25	135	3 05
31	70	66	1 50	101	2 30	136	3 05
32	70	67	1 50	102	2 30	137	3 10
33	75	68	1 55	103	2 30	138	3 10
34	75	69	1 55	104	2 35	139	3 15
35	80	70	1 60	105	2 35	140	3 15

Miles.	Fare.	Miles.	Fare.	Miles.	Fare.	Miles.	Fare.
	$ cts.		$ cts.		$ cts.		$ cts.
141	3 20	185	4 15	229	5 15	273	6 15
142	3 20	186	4 20	230	5 20	274	6 15
143	3 20	187	4 20	231	5 20	275	6 20
144	3 25	188	4 25	232	5 20	276	6 20
145	3 25	189	4 25	233	5 25	277	6 25
146	3 30	190	4 30	234	5 25	278	6 25
147	3 30	191	4 30	235	5 30	279	6 30
148	3 35	192	4 30	236	5 30	280	6 30
149	3 35	193	4 35	237	5 35	281	6 35
150	3 40	194	4 35	238	5 35	282	6 35
151	3 40	195	4 40	239	5 40	283	6 35
152	3 40	196	4 40	240	5 40	284	6 40
153	3 45	197	4 45	241	5 45	285	6 40
154	3 45	198	4 45	242	5 45	286	6 45
155	3 50	199	4 50	243	5 45	287	6 45
156	3 50	200	4 50	244	5 50	288	6 50
157	3 55	201	4 55	245	5 50	289	6 50
158	3 55	202	4 55	246	5 55	290	6 55
159	3 60	203	4 55	247	5 55	291	6 55
160	3 60	204	4 60	248	5 60	292	6 55
161	3 65	205	4 60	249	5 60	293	6 60
162	3 65	206	4 65	250	5 65	294	6 60
163	3 65	297	4 65	251	5 65	295	6 65
164	3 70	208	4 70	252	5 65	296	6 65
165	3 70	209	4 70	253	5 70	297	6 70
166	3 75	210	4 75	254	5 70	298	6 70
167	3 75	211	4 75	255	5 75	299	6 75
168	3 80	212	4 75	256	5 75	300	6 75
169	3 80	213	4 80	257	5 80	301	6 80
170	3 85	214	4 80	258	5 80	302	6 80
171	3 85	215	4 85	259	5 85	303	6 80
172	3 85	216	4 85	260	5 85	304	6 85
173	3 90	217	4 90	261	5 90	305	6 85
174	3 90	218	4 90	262	5 90	306	6 90
175	3 95	219	4 95	263	5 90	307	6 90
176	3 95	220	4 95	264	5 95	308	6 95
177	4 00	221	5 00	265	5 95	309	6 95
178	4 00	222	5 00	266	6 00	310	7 00
179	4 05	223	5 00	267	6 00	311	7 00
180	4 05	224	5 05	268	6 05	312	7 00
181	4 10	225	5 05	269	6 05	313	7 05
182	4 10	226	5 10	270	6 10	314	7 05
183	4 10	227	5 10	271	6 10	315	7 10
184	4 15	228	5 15	272	6 10	316	7 10

Miles.	Fare.	Miles.	Fare.	Miles.	Fare.	Miles.	Fare.
	$ cts.		$ cts.		$ cts.		$ cts.
317	7 15	338	7 60	359	8 10	380	8 55
318	7 15	339	7 65	360	8 10	381	8 60
319	7 20	340	7 65	361	8 15	382	8 60
320	7 20	341	7 70	362	8 15	383	8 60
321	7 25	342	7 70	363	8 15	384	8 65
322	7 25	343	7 70	364	8 20	385	8 65
323	7 25	344	7 75	365	8 20	386	8 70
324	7 30	345	7 75	366	8 25	387	8 70
325	7 30	346	7 80	367	8 25	388	8 75
326	7 35	347	7 80	368	8 30	389	8 75
327	7 35	348	7 85	369	8 30	390	8 80
328	7 40	349	7 85	370	8 35	391	8 80
329	7 40	350	7 90	371	8 35	392	8 80
330	7 45	351	7 90	372	8 35	393	8 85
331	7 45	352	7 90	373	8 40	394	8 85
332	7 45	353	7 95	374	8 40	395	8 90
333	7 50	354	7 95	375	8 45	396	8 90
334	7 50	355	8 00	376	8 45	397	8 95
335	7 55	356	8 00	377	8 50	398	8 95
336	7 55	357	8 05	378	8 50	399	9 00
337	7 60	358	8 05	379	8 55	400	9 00

In effect May 1st, 1888. No charge less than 25 cents.

Where 1st Class Unlimited Passenger Rate is From	To	Excess Rate will be per 100 lbs.	Where 1st Class Unlimited Passenger Rate is From	To	Excess Rate will be per 100 lbs.	Where 1st Class Unlimited Passenger Rate is From	To	Excess Rate will be per 100 lbs.
$ cts.	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.
05..	60..	15	17 51..	17 95..	2 15	34 21..	34 60..	4 15
61..	85..	20	17 96..	18 35..	2 20	34 61..	35 00..	4 20
86..	1 10..	25	18 36..	18 75..	2 25	35 01..	35 45..	4 25
1 11..	1 40..	30	18 76..	19 20..	2 30	35 46..	35 85..	4 30
1 41..	1 70..	35	19 21..	19 60..	2 35	35 86..	36 25..	4 35
1 71..	2 00..	40	19 61..	20 00..	2 40	36 26..	36 70..	4 40
2 01..	2 40..	45	20 01..	20 45..	2 45	36 71..	37 10..	4 45
2 41..	2 80..	50	20 46..	20 85..	2 50	37 11..	37 50..	4 50
2 81..	3 25..	55	20 86..	21 25..	2 55	37 51..	37 95..	4 55
3 26..	3 75..	60	21 26..	21 70..	2 60	37 96..	38 35..	4 60
3 76..	4 35..	65	21 71..	22 10..	2 65	38 36..	38 75..	4 65
4 36..	5 00..	70	22 11..	22 50..	2 70	38 76..	39 20..	4 70
5 01..	5 80..	75	22 51..	22 95..	2 75	39 21..	39 60..	4 75
5 81..	6 70..	80	22 96..	23 35..	2 80	39 61..	40 00..	4 80
6 71..	7 10..	85	23 36..	23 75..	2 85	40 01..	40 45..	4 85
7 11..	7 50..	90	23 76..	24 20..	2 90	40 46..	40 85..	4 90
7 51..	7 95..	95	24 21..	24 60..	2 95	40 86..	41 25..	4 95
7 96..	8 35..	1 00	24 61..	25 00..	3 00	41 26..	41 70..	5 00
8 36..	8 75..	1 05	25 01..	25 45..	3 05	41 71..	42 10..	5 05
8 76..	9 20..	1 10	25 46..	25 85..	3 10	42 11..	42 50..	5 10
9 21..	9 60..	1 15	25 86.	26 25..	3 15	42 51..	42 95 .	5 15
9 61..	10 00..	1 20	26 26..	26 70.	3 20	42 96..	43 35..	5 20
10 01..	10 45..	1 25	26 71..	27 10..	3 25	43 36..	43 75..	5 25
10 46..	10 85..	1 30	27 11..	27 50..	3 30	43 76..	44 20..	5 30
10 86..	11 25..	1 35	27 51..	27 95..	3 35	44 21..	44 60..	5 35
11 26..	11 70..	1 40	27 96..	28 35..	3 40	44 61..	45 00..	5 40
11 71..	12 10 .	1 45	28 36..	28 75..	3 45	45 01..	45 45..	5 45
12 11..	12 50..	1 50	28 76..	29 20..	3 50	45 46..	45 85..	5 50
12 51..	12 95..	1 55	29 21..	29 60..	3 55	45 86..	46 25..	5 55
12 96..	13 35..	1 60	29 61..	30 00..	3 60	46 26..	46 70..	5 60
13 36..	13 75..	1 65	30 01..	30 45..	3 65	46 71..	47 10..	5 65
13 76..	14 20..	1 70	30 46..	30 85..	3 70	47 11..	47 50..	5 70
14 21..	14 60..	1 75	30 86..	31 25..	3 75	47 51..	47 95..	5 75
14 61..	15 00..	1 80	31 26..	31 70..	3 80	47 96..	48 35..	5 80
15 01..	15 45..	1 85	31 71..	32 10..	3 85	48 36..	48 75..	5 85
15 46..	15 85..	1 90	32 11..	32 50..	3 90	48 76..	49 20..	5 90
15 86..	16 25..	1 95	32 51..	32 95..	3 95	49 21..	49 60..	5 95
16 26..	16 70..	2 00	32 96..	33 35..	4 00	49 61..	50 00..	6 00
16 71.	17 10..	2 05	33 36..	33 75..	4 05	50 01..	50 45..	6 05
17 11..	17 50..	2 10	33 76..	34 26..	4 10	50 46..	50 85..	6 10

Where 1st Class Unlimited Passenger Rate is From		To		Excess Rate will be per 100 lbs.	
$	cts.	$	cts.	$	cts.
50	86	52	25	6	15
51	26	51	70	6	20
51	71	52	10	6	25
52	11	52	50	6	30
52	51	52	95	6	35
52	96	53	35	6	40
53	36	53	75	6	45
53	76	54	20	6	50
54	21	54	60	6	55
54	61	55	00	6	60
55	01	55	45	6	65
55	46	55	85	6	70
55	86	56	25	6	75
56	26	56	70	6	80
56	71	57	10	6	85
57	11	57	50	6	90
57	51	57	95	6	95
57	96	58	35	7	00
58	36	58	75	7	05
58	76	59	20	7	10
59	21	59	60	7	15
59	61	60	00	7	20
60	01	60	45	7	25
60	46	60	85	7	30
60	86	61	25	7	35
61	26	61	70	7	40
61	71	62	10	7	45
62	11	62	50	7	50
62	51	62	95	7	55
62	96	63	35	7	60
63	36	63	75	7	65
63	76	64	20	7	70
64	21	64	60	7	75
64	61	65	00	7	80
65	01	65	45	7	85
65	46	65	85	7	90
65	86	66	25	7	95
66	26	66	70	8	00
66	71	67	10	8	05
67	11	67	50	8	10

Where 1st Class Unlimited Passenger Rate is From		To		Excess Rate will be per 100 lbs.	
$	cts.	$	cts.	$	cts.
67	51	67	95	8	15
67	96	68	35	8	20
68	36	68	75	8	25
68	76	69	20	8	30
69	21	69	60	8	35
69	61	70	00	8	40
70	01	70	45	8	45
70	46	70	85	8	50
70	86	71	25	8	55
71	26	71	70	8	60
71	71	72	10	8	65
72	11	72	45	8	70
72	46	72	85	8	75
72	86	73	25	8	80
73	26	73	70	8	85
73	71	74	10	8	90
74	11	74	45	8	95
74	46	74	85	9	00
74	86	75	25	9	05
75	26	75	70	9	10
75	71	76	10	9	15
76	11	76	45	9	20
76	46	76	85	9	25
76	86	77	25	9	30
77	26	77	70	9	35
77	71	78	10	9	40
78	11	78	45	9	45
78	46	78	85	9	50
78	86	79	25	9	55
79	26	79	70	9	60
79	71	80	10	9	65
80	11	80	50	9	70
80	51	80	95	9	75
80	96	81	40	9	80
81	41	81	85	9	85
81	86	82	30	9	90
82	31	82	75	9	95
82	76	83	15	10	00
83	16	83	60	10	05
83	61	84	00	10	10

Where 1st Class Unlimited Passenger Rate is From		To		Excess Rate will be per 100 lbs.	
$	cts.	$	cts.	$	cts.
84	01	84	45	10	15
84	46	84	85	10	20
84	86	85	25	10	25
85	26	85	70	10	30
85	71	86	10	10	35
86	11	86	45	10	40
86	46	86	85	10	45
86	86	87	25	10	50
87	26	87	70	10	55
87	71	88	10	10	60
88	11	88	45	10	65
88	46	88	85	10	70
88	86	89	25	10	75
89	26	87	70	10	80
89	71	90	10	10	85
90	11	90	50	10	90
90	51	90	90	10	95
90	91	91	30	11	00
91	31	91	70	11	05
91	71	92	15	11	10
92	16	92	60	11	15
92	61	93	05	11	20
93	06	93	45	11	25
93	46	93	90	11	30
93	91	94	30	11	35
94	31	94	75	11	40
94	76	95	20	11	45
95	21	95	65	11	50
95	66	96	10	11	55
96	11	96	50	11	60
96	51	96	95	11	65
96	96	97	40	11	70
97	41	97	85	11	75
97	86	98	25	11	80
98	26	98	65	11	85
98	66	99	05	11	90
99	06	99	45	11	95
99	46	99	85	12	00
99	86	100	25	12	05
100	26	100	65	12	10

Charge 12 per cent. of first class unlimited fare if over $100 65.

STEAMBOAT ARRANGEMENTS.

I.—The following steamship companies allow to travelling members of the Association 300 lbs. of baggage free, and deduct 25 per cent. off regular passenger fares, viz. :

Boston, Halifax and P.E. Line.
Bras D'Or Steam Navigation Company.
Fiswick's Line.
Humphrey Steamship Line.
International Steamship Company.
Muskoka and Nipissing Navigation Co.—Lakes Muskoka, Rosseau and Joseph. Georgian Bay. Maganettawan Waters.
Niagara Navigation Co.—Strs. Chippewa, Cibola, and Chicora. (Book tickets, 20 round trips, $8.00.)
Toronto and St. Catharines—Steamer Garden City. (Book tickets, 10 round trips, $5.00.)
Nova Scotia Steamship Company.
Toronto, Port Dalhousie and St. Catharines.—Strs. Empress of India and Garden City. (Book tickets, 10 round trips, $5.00.)
Toronto and Hamilton.—Steamers Macassa and Modjeska. Fare from Toronto to Hamilton, 60 cents; 300 lbs. baggage. (Book tickets, 10 round trips, $5.00.)
Toronto and Rochester.—Steamer Carmona.
Bay Quinte Railway Navigation Company.
Deseronto and Napanee Line.—Steamer Pilgrim.
Deseronto and Picton Line.—Steamers Deseronto and Quinte.
Trenton, Belleville and Picton Line.—Steamer Quinte.
Deseronto, Picton, Kingston and Ogdensburg.—Str. Armenia.
P. E. Island S. S. Navigation Co.
Quebec Gulf Ports S. S. Co.

Union Line Bay and River Steamers.—All points on St. John River.

The Clement's Line of Steamers allow 20 per cent. off regular fares and 300 lbs. of baggage free.

Yarmouth Steamship Co.—From Yarmouth, St. John and Boston, and *vice versa.*

Charlottetown Steam Navigation Co.

Boston, Halifax & Prince Edward Island.

Canada Atlantic Steamship Co.

Halifax & Prince Edward Island.

Anglo French Steamship Co.

II.—Ottawa and Montreal Navigation Co.—Ottawa to Montreal and *vice versa*, $2.50 each way, and 300 lbs. of baggage free. Tickets to be had at Company's offices at Montreal and Ottawa.

III.—Richelieu and Ontario Navigation Co.—Montreal to Toronto and *vice versa*, $8.00 each way, and 300 lbs. of baggage free. Members' wives same privileges.

North Shore Navigation Co. of Ontario, Ltd.—Strs. City of Midland, City of Collingwood, City of London, Favorite, Manitou.

NORTH-WESTERN TRANSPORTATION CO.'S STEAMERS.
SARNIA LINE.

For rates apply to Secretary of C.T.A., or P. S. Slatter, Grand Trunk Railway, cor. King and Yonge Streets, Toronto.

CANADIAN PACIFIC STEAMSHIP CO.

For rates apply to Secretary, C.T.A., or W. R. Callaway, District Passenger Agent, Canadian Pacific Railway, cor. King and Yonge Streets, Toronto.

NORTHERN TRANSIT COMPANY, COLLINGWOOD.

Stop-over Tickets, 300 lbs. baggage free. Steamers Atlantic, Northern Belle and Pacific, to Killarney, Manitowaning, Little Current, Mudge Bay, Gore Bay, Spanish River, Algoma Mills, Cockburn Island, Thessalon, Bruce Mines, Hilton, Blind River, St. Joseph's Island, Garden River, Sault Ste. Marie.

SPECIAL ARRANGEMENTS.

BOOK TICKETS.

Niagara Navigation Co.—Steamers Chippewa, Cibola and Chicora. Book tickets, 20 round trips, $8.00.

Hamilton Navigation Co.—Steamers Modjeska and Macassa. Book tickets, 10 round trips, $5.00.

Empress of India to Port Dalhousie. Book tickets, 20 round trips, $8.00.

Toronto and St. Catharines—Steamer Garden City. Book tickets, 10 round trips, $5.00, to be obtained from H. W. Van Every. Office, Toronto Arcade, Yonge st.

For the convenience of members and their families, any of the above can be obtained at the Secretary's Office, 51 Yonge Street, or A. F. Webster, corner Yonge and King Streets, and Chas. E. Burns, 77 Yonge Street, Toronto.

Niagara Falls Park and River Railway (Electric Road)—Special Rates have been made for Queenston, Niagara Falls, Chippewa and Buffalo, to be had at the Office of the Secretary, 51 Yonge Street, W. S. Duffield, Sanford Manufacturing Co., Hamilton, and the office of the Company, Niagara Falls.

MARITIME PROVINCES.

Members going to the above Provinces and wishing to return to Montreal or Toronto via Portland or Boston, can do so by Yarmouth Steamship Co. or International Steamship Co., having baggage bonded through. Full information to be obtained from C. E. McPherson, C.P.R. Office, St. John, N.B., or C. McLauchlan, St. John, N.B.

ACT OF INCORPORATION

AND AMENDMENTS THERETO.

An Act to Incorporate the COMMERCIAL TRAVELLERS' ASSOCIATION OF CANADA.

37 Vic., Cap. 96 (Dom.)

Whereas an Association under the name of "THE COMMERCIAL TRAVELLERS' ASSOCIATION OF CANADA," has existed for some time past in the city of Toronto, having for its object the moral, intellectual, and financial improvement and advancement and welfare of its members; and whereas the members of the said Association have prayed to be incorporated with certain powers, and it is expedient to grant their petition: Therefore, Her Majesty, by and with the advice and consent of the Senate and House of Commons of Canada, enacts as follows:

1. Warring Kennedy, William J. Bryan, Robert J. Wylie, James Patterson, and William L. MacGillivray, and the other present members of the said Association, and all other persons who may hereafter become members of the corporation hereby created, shall be, and they are hereby constituted, a body politic and corporate in fact and in name, under the name of "The Commercial Travellers' Association of Canada," having its headquarters in the city of Toronto; and by that name shall have power from time to time, and at any time hereafter, to purchase, acquire, possess, hold, exchange, accept and receive, for themselves and their successors, all lands, tenements, and hereditaments, and all real or immovable estate being and situated in the Dominion of Canada, necessary for the actual use and occupation of the said corporation, and the said property to hypothecate, sell, alienate and dispose of, and to acquire other instead thereof for the same pur-

poses; and any majority of the said corporation, for the time being, shall have full power and authority to make and establish such rules, regulations and by-laws, in no respect inconsistent with this Act nor with the laws then in force in the Dominion of Canada, as they may deem expedient and necessary for the interest of the said Corporation, and for the admission of members thereof, and the same, as also such by-laws and regulations of the Association as may be in force at the passing of this Act, to amend and repeal, from time to time, in whole or in part.

2. All the revenues of the Corporation, from whatever source they may be derived, shall be devoted to the maintenance and objects of the Corporation, to the providing and furnishing of libraries and reading-rooms, and for the purchase of books, periodicals and newspapers for the said libraries and reading-rooms, as the directors of the said Association may decide, for the benefit of the members of the said Corporation, and for the erection and repair of the buildings necessary for the purposes of the said Corporation, and for the payment of expenses legitimately incurred in carrying out any of the objects above referred to. Provided always that it shall be lawful for the Board of Directors of the said Corporation to invest the funds of the said Corporation in the bonds and debentures of any incorporated company transacting business in any of the Provinces of the Dominion, or of any Municipal Corporation in Canada, or on mortgage of real estate, or in any Government securities of the Dominion, or any Province thereof, or in the stock of any chartered Bank of Canada.

Note—This section was amended by 45 *Vic., cap.* 120, *sec.* 5, *post.*

3. The affairs and business of the said Corporation shall by managed by an Executive Committee, or Board of Directors, composed of the officers of the said Corporation, consisting of a President, seven Vice-Presidents, a Secretary and a Treasurer, and twenty-eight other members of the Corporation.

4. All real and personal estate, at present the property of the said Association, or which may hereafter be acquired by the Corporation now constituted, or by the members

thereof, in their capacity as such, by purchase, gift, devise, or otherwise, and all debts, claims and rights, which they may be, or become possessed of in such capacity, are hereby declared to be the property of the Corporation constituted by this Act, and the said Corporation shall be chargeable with and liable for all the debts, liabilities, and obligations of the said Association, and the rules, regulations and by-laws now established for the management of the said Association, or for the management of the reading-rooms and libraries above referred to, shall be, and continue to be the rules, regulations and by laws of the said Corporation, until altered or repealed, in the manner prescribed by this Act.

5. Until others are elected, according to the by-laws of the Corporation, the present officers of the said Association shall be the officers of the Corporation, that is to say, the said Warring Kennedy shall be President, the said W. J. Bryan, R. J. Wylie and Andrew Robertson, James Cantlie, Adam Brown, W. E. Sanford, and John Burrill shall be the Vice-Presidents, and the said James Patterson shall be the Treasurer, the said W. L. MacGillivray shall be the Secretary, Charles Riley, Robert Cuthbert, W. Norris, J. Fairbairn, J. F. Ellis, R. B. Linton, J. B. Mather, D. McCall, S. Caldecott, James Cooper, Andrew Jack, John McDougall, James O'Brien, Jacob Wilson, Walter Wonham, S. O. Shorey, James Turner, John Brown, Thomas Christie, Wm. McGivern, Alex. Harvie, John McKenzie, A. T. Wood, J. H. Park, Edward Long, George Laing, John Sutherland, and Robert Waddell, the other members of the Board of Directors.

6. The general meetings of the said Corporation shall be held in such manner, after such notice, upon such requisition, and at such times, in the city of Toronto, as provided by the by-laws of the Corporation.

7. All subscriptions and penalties due to the Corporation, under any by-law, may be recovered by action or suit in the name of the Corporation, in any court of competent jurisdiction, but any member may withdraw from the said Association, at any time, on payment of all amounts by him due to the Cor-

poration, inclusive of his subscription for the year then current, after which he shall have no claim or demand of any kind against the Corporation.

8. The Corporation shall, at all times, when required so to do by the Governor or the Parliament of Canada, make a full return of all their property, real and personal, and of their receipts and expenditure for such period, and with such details and other information as the Governor, or as Parliament may require.

(Assented to 26th May, 1874.)

An Act to Amend the Act to Incorporate "THE COMMERCIAL TRAVELLERS' ASSOCIATION OF CANADA."

39 VIC., CAP. 68 (Dom.)

WHEREAS by the Act to incorporate "THE COMMERCIAL TRAVELLERS' ASSOCIATION OF CANADA," it was declared that the said Association had for its objects the moral, intellectual, and financial improvement, advancement, and welfare of its members; and whereas one purpose of the said Association was to insure its members against accidents; and doubts have been expressed whether such purpose falls by legal construction within the objects so defined; Therefore, Her Majesty, by and with the advice and consent of the Senate and House of Commons of Canada, declares and enacts as follows:

1. The said Association shall have and has power and authority, with and out of the funds thereof, to make contracts of insurance with any Accident Insurance Company, against accidents or casualties arising to the members of the said Association, whereby they may suffer loss, or injury, or be disabled, or die, and also to apply its funds, from time to time, in benefits, or bonuses, to members thereof, during sickness or disability from accident, casualty, or otherwise, or at death, to the families or personal representatives of such members, and to make, and from time to time to alter, such by-laws, rules, and regulations as may be necessary for any such purpose.

2. And it is hereby declared that the Association has power and authority to grant any sum of money to the family or representatives of any of the members of the Association who have died by reason of any accident since the incorporation of the said Association, or to grant any sum of money to any of the members of the said Association who are living, but have suffered loss or injury, or have been disabled since the incorporation of the said Association.

3. At any annual meeting of the Association, members may vote by proxy, in the election of officers, in such manner as shall be provided by by-law.

(Assented to 12th April, 1876.)

An Act respecting "THE COMMERCIAL TRAVELLERS' ASSOCIATION OF CANADA."

45 VIC., CAP. 120 (Dom.)

WHEREAS by the Act incorporating the Commercial Travellers' Association of Canada, it is declared that the said Association had for its objects the moral, intellectual, and financial improvement, advancement and welfare of its members ; and whereas by the Act to amend the said Act it was expressly provided that the said Association should have power to apply its funds from time to time in "benefits" or "bonuses" to members thereof, during sickness or disability from accident, casualty or otherwise, or at death to the families or personal representatives of such members ; and whereas shortly after the passing of the said Act the said Association passed by-laws making provision for the payment of bonuses upon the death of a member through accident, and also for a weekly indemnity if disabled, and such By-laws are still in force and have tended to advance the usefulness of the said Association ; and whereas the said Association at its last annual meeting passed By-laws amending their former By-laws, and establishing a "mortuary benefit," to be payable upon the death of a member under the circumstances therein

mentioned to his beneficiary or personal representatives; and whereas doubts may arise as to the powers of the Association to pass such "mortuary" By-laws, and it is in the interests of the Association, and expedient that all such doubts should be removed; and whereas the said "bonuses" and "benefits" are in fact intended to afford assistance to the beneficiaries and families of the members, and it is desirable that such intention should be assured and given effect to; and whereas the Association is also desirous that provision should be made for depositing a certain sum with the Receiver-General as a guarantee for the carrying out of the said By-laws; and whereas it is expedient also that changes should be made as to the mode of investment of the funds of the Association; and whereas a petition has been presented praying for the passing of an Act for the above purposes, and it is expedient to grant the prayer of the said petition:

Therefore Her Majesty by and with the advice and consent of the Senate and House of Commons of Canada enacts as follows:

1. The By-laws of the said Association, set forth in the schedule to this Act, shall have the force and effect intended by them, as if expressly enacted by the Parliament of Canada.

2. The "accident bonus" and "mortuary benefit" provided for by the said By-laws shall be respectively payable as therein provided.

3. In the event of the decease of any beneficiary named in any application for membership or renewal thereof, the member by whom such beneficiary was named shall be entitled to have another beneficiary substituted so often as such an event shall occur; and should no new beneficiary be named, the interest of such deceased beneficiary shall survive to any other beneficiary or beneficiaries mentioned in such application or renewal; and should there be none such, the said "bonus" or "benefit" shall be payable to the personal representative of the said member as if no beneficiary had been named.

4. Where more than one beneficiary is named in the application for membership of any member or renewal

thereof, and no apportionment is made therein, such beneficiaries shall share equally in the said "bonus" or "benefit."

5. Section two of the Act passed in the 37th year of Her Majesty's reign, chaptered 96, is hereby amended by striking out the words "in the stock of any chartered bank of Canada," and by inserting in lieu thereof, the words "by depositing the said funds or any part thereof with any chartered bank or loan company in Canada upon receiving an undertaking or deposit receipt therefor from such bank or company."

6. The Association shall, on or before the first of July next, deposit with the Receiver-General the sum of fifty thousand dollars, as security for the fulfilment of the purposes and objects provided by the said By-laws, and for securing to members and beneficiaries the payment of such sum or sums of money as may under the provisions of this Act, and the By-laws of the Association, become payable to them; and no portion thereof shall be withdrawn, except with the sanction of the Governor in Council on report of the Treasury Board.

7. The said sum may consist of money or of any of the securities mentioned in the Act incorporating the Association, as amended by this Act (excepting mortgages), and the value thereof shall be estimated by the Receiver-General according to their market value at the time of such deposit.

8. The Association may from time to time deposit with the Receiver-General any further sum or sums of money or securities, for the purposes and objects provided by the said By-laws; and so much of such deposits as may be necessary from time to time to meet the requirements of the said By-laws shall be payable, or securities to the like amount shall be delivered up to the Association by the Receiver-General, on requisition therefor, from time to time made under the seal of the Association, and the respective signatures of the President, Secretary and Treasurer, and counter-signature of one of the Auditors of the Association.

9. The interest upon securities forming such deposits

shall be payable to the Association as it falls due and is received.

10. The By-laws set forth in the schedule to this Act may be amended by the said Association, as provided by its Act of Incorporation and By-laws ; but subject always to the approval of the Governor in Council, and so that the said amendments are not contrary to anything in this Act contained.

(Assented to 17th May, 1882.)

NOTE.—The By-laws in the schedule are No. 16, 17, 18, 19, 65, (*a*) (*b*) (*c*) 66, 67, (*a*) (*b*) (*c*) (*d*) 68, (*a*) (*b*) 69, 70, 71, 72, 73, 74, 75, 76, 77, 78. hereinafter set out as amended, 30th December, 1886, and approved by the Governor in Council by order, dated 30th June, 1887.

An Act relating to "THE COMMERCIAL TRAVELLERS' ASSOCIATION OF CANADA."

46 VIC., CAP. 61 (Ont.)

Whereas the Commercial Travellers' Association of Canada, under the several Acts of the Parliament of Canada relating thereto, passed By-laws making provision for the payment out of its funds of "Accident Bonuses," and "Mortuary Benefits," to the members of the Association and their families ; and whereas such By-laws were confirmed by an Act of the said Parliament, passed at its last session and chaptered one hundred and twenty, and it is expedient that the benefits under such By-laws should be assured and given effect to, so far as the same is within the power of the Legislature of Ontario ;

Therefore, Her Majesty, by and with the advice and consent of the legislative Assembly of the Province of Ontario, enacts as follows:

1. So far as the same is within the power of the Legislature of Ontario, it is hereby declared and provided that when, under the By-laws of the said Association, any money becomes payable to, or for the use or benefit of any member thereof, such money shall be free from all claims by the creditors of such member; and where, on the death

of any member of the said Association, any sum of money becomes payable under such By-laws, the same shall be paid by the Association, or the proper officers thereof, to the person or persons entitled thereto under the said By-laws ; and such money shall, to the extent of three thousand dollars, and when the same is payable to the wife or child, or children of the deceased member or any of them, be free from all claims by the personal representatives or creditors of the deceased ; and in case any sum is paid in good faith to the person who appears to the Association to be entitled to receive the same, no action shall be brought against the Association, or any officer thereof, in respect to the money so paid ; but, nevertheless, if it subsequently appears that such money has been paid to the wrong person, or persons, the person entitled thereto may recover the amount, with interest, from the person or persons who may have wrongfully received the same.

(Assented to 1st Feb., 1883.)

BY-LAWS.

PREAMBLE.

In the year 1871 a number of the Commercial Travellers of Canada became convinced that a compact or organization of those engaged in their particular sphere of mercantile life, could be made productive of desirable results to its members.

In accordance with this belief, a society was formed in the city of Toronto, under the name of "THE COMMERCIAL TRAVELLERS' ASSOCIATION OF CANADA," and the same duly incorporated by Act of Parliament passed 26th May, 1874, and by an amendment thereto granting further privileges in March, 1876.

The originators of the scheme found at first much to discourage them, but by persistence in their efforts, the Association subsequently grew strong both in numbers and influence, and in consequence thereof eventually succeeded not only in making progress towards the moral and social advantages primarily aimed at, but also in securing important material or financial benefits, which the Commercial Travellers separately, or without such organization, could not hope to obtain.

The material or financial benefits consist partly of preferential rates and privileges from Railway, Steamboat, Insurance and Telegraph Companies, or such other parties from whom Commercial Travellers individually could not obtain any concession from ordinary rates.

The facilities for the mutual interchange of valuable information on matters of peculiar interest to Commercial men also form an appreciable benefit to be derived from such organization.

The moral and social objects of the Association are advanced by a better cultivated acquaintance amongst its members, and the more frequent interchange of courtesies

occasioned thereby, which also tend to develop a kindly interest in each other's welfare by those whose occupation necessarily removes them so much from the immediate influences of their homes.

A stated place of general meeting, with Reading Room and Library, also an organ of public expression, are amongst the aims of this Association, as it is believed that such agencies may be made conducive to the intellectual advancement and general social progress of its members.

*Note.—As to By laws prefixed * or * * see note to By-law 91.*

ARTICLE I.—NAME

1. The Association shall be called and known as "THE COMMERCIAL TRAVELLERS' ASSOCIATION OF CANADA."

ARTICLE II.—MEMBERS.

2. The membership shall consist of "Commercial Travellers," hereafter defined, who shall be "Travelling Members," and others hereafter alluded to, who shall be known as "Honorary Members."

ARTICLE III.—OFFICERS.

3. The officers of the Association shall be a President, seven Vice-Presidents, a Secretary and a Treasurer.

4. There shall be an executive Committee, otherwise called the Board of Directors, which shall consist of the above-named officers and twenty-eight other members of the Association.

ARTICLE IV.—DEFINITION OF ELIGIBILITY AND QUALIFICATIONS FOR MEMBERSHIP.

5. A "Commercial Traveller" means primarily and strictly a person who travels to sell merchandise, and the term is more particularly defined in reference to the membership of this Association, as a man, whether Employer or Employee, who travels statedly as salesman for a wholesale business to take orders from dealers or manufacturers for goods which shall be sent afterwards.

6. Applicants for travelling membership in this Association, and who fulfil the above definition, require also the following qualifications, viz.:

7. To travel at least four months in the year in Canada.

8. To have residence or business connection or at least an office in Canada.

9. Not to be indebted to this Association, except for assistance rendered.

10. Not to have been expelled from membership by any Commercial Travellers' Association in Canada, for any offence involving a breach of faith with any Company giving privileges to this Association, or not to have been refused membership by any such Association on grounds other than the mere absence for the time of some of the above qualifications shown in By-laws 5, 6, 7, 8 and 9.

11. To have the approval of the Board of Directors, and to be considered by them not only as eligible and qualified, but also desirable as Members of the Association.

12. The following is a list of the lines of wholesale businesses usually accepted as entitling Travelling Salesmen therefor, to be eligible for Travelling Membership:

Books and Stationery,
Boots and Shoes,
Carpets and Oilcloths,
Crockery and Glassware,
Carriage Furnishings,
Confectionery,
Drugs and Chemicals,
Dry Goods and Clothing,
Fancy Goods,
Groceries,
Hardware,
Hats, Caps and Furs,
Jewelry,
Leather and Leather Goods,
Metals,
Millinery and Laces,
Organs and Pianos,
Optical Goods,
Paints and Oils,
Paper,
Rope and Cordage,
Smallwares and Haberdashery,
Soaps and Candles,
Sewing Machines,
Tobacco and Cigars,
Vinegars and Spices,
Wines and Liquors,
Wooden Ware.

13. The Directors, however, may entertain applications from duly qualified Commercial Travellers, whose business may not be indicated in any of the above named lines; but peddlers or those who travel to sell to consumers in any line of business are not qualified or eligible for membership in this Association.

ARTICLE V.—MEMBERSHIP.

14. Applicants for Travelling Membership are required to fill up form No. 1, to have the same signed and vouched for by two Directors, also by the Firm represented, when practicable.

15. Persons who have been members may rejoin at any time within the year next succeeding the expiration of the year during any portion of which they were members, provided that they possess the requisite qualifications and fill out and sign form No. 3. Re-admission into the Association will, however, at any time, be conditional on continued eligibility, qualification, and approval by the Board of Directors.

ARTICLE VI.—HONORARY MEMBERS.

16. * * Travelling members of five or more consecutive years' standing, who may have ceased to be Commercial Travellers, shall be eligible as Honorary Members, and on becoming such, shall be entitled to all the rights and privileges of members, except travelling privileges; provided always, that application for such honorary membership shall be made within twelve months after the applicant shall have ceased to be a travelling member; and provided also, that those who fail to make application as aforesaid, and also those who are, or may hereafter be Honorary Members, but fail to rejoin, as permitted by By-law 15, shall cease to be eligible as Honorary Members.

17. * Applicants for Honorary Membership are required to fill up Form No. 2, such application to be subject to the approval of the Board of Directors, as well as all other conditions affecting membership, and which are not essentially peculiar to travelling members.

18. *Honorary Members becoming eligible, and qualified for travelling membership, may become such on complying with the requirements of applicants for such membership.

ARTICLE VII.—SUBSCRIPTIONS.

19. *The Annual Subscription for members shall be ten dollars, to be deposited with the application for membership.

20. Certificates of Membership are not transferable under any circumstances whatever.

21. In the event of a certificate being lost, and a duplicate to replace it being required, the sum of two dollars shall be paid for the same; and any member finding a lost Certificate is expected to send it immediately to the Secretary of the Association, at Toronto.

22. Annual Subscription shall be for Membership to the end of the current year in which Membership is obtained.

23. Benefits and Bonuses expire by date at twelve o'clock, midnight, on the 31st of December.

24. The Directors and Officers elect are required to pay the Annual Fees before taking their seats as Directors at the Board meetings of the Association, in the year for which they are elected.

25. Any Secretary of the Association who is authorized to issue Certificates of Membership shall have the discretionary power of doing so at once, to qualified applicants, when he fully believes they will be approved of, but in cases where he has reason to doubt such approval, he shall not issue the Certificates, but shall hold over the applications, pending the approval of the Board of Directors, to whom he shall communicate his knowledge and views of the circumstances of the applicants as regards qualifications, eligibility, and other considerations.

26. All candidates, upon being admitted members of the Association, are required, when practicable, to sign the Constitution and By-laws in a book kept by the Secretary for that purpose.

27. It shall be the duty of every member of the Association to report to the Secretary any matter coming under his cognizance, which may in any way affect the interests, character, or prospects of the Association, and any irregularity on the part of its members, or others, which would

affect the interests of any Railway or other Company from whom this Association has special privileges.

28. Certificates of membership, issued by the Secretary of the Association through deception or misrepresentation on the part of the applicants, and such Certificates as do not pass the approval of the Board of Directors, may be at once recalled or cancelled, in which case the subscription paid shall be returned to the parties, deducting a proportion to be estimated by the Directors, based upon the cost of issue, the investigation of the case, and the value of benefits received meanwhile through such Certificate by the holder thereof.

ARTICLE VIII.—ELECTION OF OFFICERS.

29. Nominations to any office must be restricted to those who are then duly accepted members, and should also be restricted to those who consent to stand as candidates, and who are enabled to give the requisite attendance at the meetings, and to perform the other duties devolving upon them by virtue of the position.

30. The President, Vice-Presidents, Directors and Treasurer shall be elected annually. Should only the requisite number be nominated to fill any office or offices, he or they shall be declared duly elected ; but in the event of more than a sufficient number being nominated, a ballot shall be taken as provided in By-law 57, when the candidate or candidates to a number sufficient to fill such office or offices, receiving the highest number of votes shall be declared duly elected. Should there be a tie upon a vote for any office or upon any motion, the Chairman of the meeting shall have a casting vote.

31. Retiring officers are eligible for re-election if duly nominated.

32. The Secretary of the Association in Toronto shall be a paid officer, and shall be appointed by the Directors. Those who act as Secretaries in other places shall also be appointed by the Board of Directors.

ARTICLE IX.—COMPOSITION OF THE BOARD OF DIRECTORS.

33. The respective quota of Members to be elected to the Board of Directors shall be from, or shall represent, the various places as follows :

34. Toronto—President, Treasurer, First and Second Vice-Presidents, and nine other Directors.

35. Hamilton—Two Vice-Presidents, (who shall be designated for local purposes as First and Second Vice-Presidents) and six other Directors.

36. Montreal — One Vice-President, and two other Directors.

37. Guelph—One Vice-President, and one other Director.

38. Kingston—Two Directors.

39. Victoria, B.C.—Two Directors.

40. Brantford—Two Directors.

41. Winnipeg — One Vice-President, and two other Directors.

42. Berlin—Two Directors.

43. Nominations for the Board of Directors shall be made at the General Meeting to be held on the first Saturday in December without further notice.

44. All vacancies upon the Board or in any office arising from death, resignation, or by absence as hereinafter provided, shall be filled by the Board of Directors, except that the First and Second Vice-Presidents shall succeed respectively to the next highest office, upon any vacancies occurring therein. Should any member of the Toronto *quota* of the Board absent himself for three consecutive regular Board meetings, without previous leave by resolution of the Board having been obtained, his seat shall thereupon become vacant.

ARTICLE X.—DUTIES OF OFFICERS.

45. *Auditors.* There shall be two auditors elected at the annual meeting, whose duties shall be to audit the books and accounts of the Association.

46. The *President* and First *Vice-President* shall be members *ex officio* of all committees. The President shall have general oversight of the affairs of the Association, and shall preside at all meetings ; in his absence the Vice-Presidents, according to seniority, shall perform his duties. In the event of the absence of the President and First and Second Vice-Presidents from any meeting, the meeting

shall have power to organize and appoint a Chairman *pro tem.*

47. The duties of the *Secretary* shall be to attend all meetings in connection with the Association, to take correct minutes of the same, to give all proper notices, to issue certificates of membership, to keep the Books of the Association as may be proper and necessary, to attend promptly to all correspondence under the direction of the President, or in his absence the senior Vice-President, to collect and receive all moneys of the Association, and deposit the same forthwith to the credit of the Association in its Bank, to make statements thereof as the Board may require, and generally to conform to the wishes of the Board. The Secretary shall furnish such guarantee bonds as may be required by the Board for the performance of his duties.

48. It shall be the duty of the *Treasurer* to take charge of the blank certificates of membership, issue them from time to time, as may be necessary, to the Secretary, keeping a book for such purpose, in which the date of issue to the Secretary shall be noted, which book shall be balanced monthly, and the certificates accounted for. He shall also receive all securities or evidences of title belonging to the Association, and forthwith deposit the same, subject to the order of the Board, in the Association's Bank, or in such other place as the Board may appoint for safe keeping.

ARTICLE XI.—BOARD OF DIRECTORS.

49. The Board of Directors shall have the care and superintendence of the Association, and the custody of its property. The Board shall cause to be kept fair and accurate minutes of all their transactions, and of all receipts and payments on account of the Association, and shall cause such accounts to be made up every year, viz.: to the thirtieth of November, and submit the same to the Annual General Meetings of the Association, and all accounts shall be passed by the Directors before being paid.

50. The Board of Directors shall employ so much of the income of the Association as shall appear to them necessary for the promotion of its objects and interests.

51. All payments shall be by cheque upon the Association's Bank, signed by the President and Treasurer, and countersigned by the Secretary ; in the absence of the President, the senior Vice President shall attach his signature to the cheque.

52. The Board of Directors shall have the power of forming themselves into Sub-Committees, whose decisions, however, shall not be considered as final, until confirmed by the Board.

ARTICLE XII.—MEETINGS.

53. The Board of Directors shall meet on the last Saturday of each month, at two o'clock, p.m., or as often as they may deem necessary for the welfare of the Association—three to form a quorum.

54. A General Meeting of the Association shall be held at their Rooms in Toronto, on the first Saturday in March, June, September and December, at eight o'clock p.m.—ten to form a quorum.

55. The President, or, in his absence, the First Vice-President, shall, at the request of two members of the Board, call a special meeting of the Board of Directors, one day's notice having been given by the Secretary, and no business shall be transacted other than that contained in the notice ; five to form a quorum.

56. Special meetings of the Association shall be called by the President, or, in his absence, by the First Vice-President, at the request of five members, notice of which must be given, at least four days previous to such meetings, either by circular or advertisement in the public press. No business shall be transacted at such meetings other than that stated in the notice.

57. The Annual meeting of the Association shall be held in Toronto, in the last week in December. Ten to form a quorum. Due notice of this meeting shall be given to every member, and a suitable ballot slip, showing the nominations for Officers and Directors of the Association, shall therewith also be sent by mail to each member, requesting him to signify his choice thereon, and return the same, duly signed, to the Secretary, so as to reach him

not later than the morning of the day appointed for the election.

ARTICLE XIII.—RULES OF ORDER AT MEETINGS.

58. As soon as the presiding officer has taken the chair, and a quorum present, the order of procedure shall be as follows :

(*a*) The reading of the minutes of last meeting ; the consideration of any objections which may be made to any part thereof, and the approval, with or without amendment, as the case may require.

(*b*) Admission of members.

(*c*) The receiving and consideration of any report from the Board of Directors.

(*d*) The receiving and consideration of any report from Special Committees in the order of priority.

(*e*) The receiving and consideration of accounts and other communications in the hands of the Secretary and Treasurer.

(*f*) The consideration of unfinished business in order of priority.

(*g*) New business.

59. No motion shall be offered to the meeting (if the Secretary requires it) otherwise than in writing.

60. No matter or language expressing the will or intention of any meeting, either of the Board of Directors, or of the Association, shall be considered a proper minute, unless introduced by resolution duly moved and seconded.

61. No question or motion shall be put to the meeting unless moved and seconded, and when put, no other motion shall be receivable, unless it be the motion first to adjourn ; second, to lay on the table ; third, to put the previous question ; fourth, to postpone indefinitely; fifth, to postpone to a certain time; sixth, to refer ; or seventh, to amend ; and these several motions, if made, shall have precedence in the order above stated, and the first three thereof shall be decided without debate.

62. When a blank is to be filled, the question shall first be taken on the highest sum or number, or the longest time proposed.

63. Any member intending to speak on a question shall rise in his place and address the chair. Should more than one person rise to speak at the same time, the chairman shall decide which is entitled to the floor.

64. At the Annual meeting the election of officers shall take precedence in these rules of order, after the meeting is formed, except when there are proposed alterations in the By-laws to be discussed, when the meeting may determine which it will take up first.

ARTICLE XIV.—ACCIDENT BONUSES.

65. * In the event of a member of this Association sustaining any bodily injury from an external, violent or accidental cause, and subject to the conditions hereinafter mentioned, and such injury alone shall have caused his death within six months from the happening thereof, the person or persons of the said member's family whom the said member shall name as his beneficiary or beneficiaries in his application for membership, or any renewal thereof, or the legal representative of such deceased member if no such beneficiary or beneficiaries shall have been so named, shall be entitled to the sum of one thousand dollars from the funds of this Association.

(*a*) * In the event of a member of this Association sustaining any bodily injury which shall not be fatal, but which shall independently of any other cause totally disable him and prevent him from continuing the prosecution of any and every kind of business, then, on satisfactory proof of such injury and disability being furnished to the Secretary, such member shall be compensated from the funds of this Association against loss of time thereby caused, in the sum of five dollars per week, during the continuance of such disability, and for a period not exceeding twenty-six weeks.

(*b*) ** The provisions of this By-law shall not extend to any bodily injury of which there is no external or visible sign, nor to any bodily injury happening directly or indirectly in consequence of disease, or by the taking of poison, or by any surgical operation, or medical or mechanical treatment for disease, nor to any case except

when the injury aforesaid is a proximate and sole cause of the disability or death ; and no claim shall be made under this By-law when the death or injury may have been caused by duelling or fighting, or by suicide (while sane or insane) or self-inflicted injuries (so inflicted with intent to defraud) or by concealed weapons carried by a member in whose regard application for accident bonuses may be made, or when the death or injury may have happened in consequence of war or invasion, or by exposure to any obvious or unnecessary danger (unless in the laudable effort to save human life or property) or while engaged in or in consequence of any unlawful act.

(*c*) *Any sum of money which may be paid by way of compensation to any member by virtue of this By-law, shall be counted in diminution of the sum which may be payable in the event of death arising from the same accident or injury.

ARTICLE XV.—MORTUARY BENEFITS.

66. * On the death of a member the person or persons of his family whom he shall name in his application for membership, or any renewal thereof, as his beneficiary or beneficiaries, or in default thereof, the legal representative of such member, shall be entitled to receive a benefit as provided in the next succeeding By-law.

67. * The said benefit shall be provided for and ascertained as follows :—

(*a*) The net funds and investments of the Association, as they were on the fifteenth day of December, one thousand eight hundred and eighty-one, shall be and the same are hereby set apart, and shall be known as the "Permanent Reserve Fund."

(*b*) ** The interest earned on such Permanent Reserve Fund, and on the current funds of the Association, together with one half of the annual subscriptions from membership fees, made up to the thirtieth day of November in each year (first deducting from such fees all outlays other than those under By-laws 65 and 66), shall be known as the "Annual Benefit Allotment," and shall be for the payment of the said benefit.

(*c*) **The Directors shall determine annually, as of the thirtieth day of November in each year, under competent advice, a "mortuary benefit" for the ensuing year, and such "mortuary benefit" shall be the result arising by dividing the "annual benefit allotment by the expected mortality of the Association, according to the H. M. Table of Mortality, of the Institute of Actuaries modified from time to time, as far as may be considered prudent by the actual mortality of the Association.

(*d*) * The "mortuary benefit" thus ascertained shall be the benefit payable under By-law 66.

68. * The benefit under By-laws 66 and 67 shall be and the same is subject to the following provisions, namely—

(*a*) * The whole amount thereof shall be payable only upon the death of a member who shall have paid his subscriptions, and been a member for ten or more consecutive years immediately preceding his decease, and for this purpose the year in which the death occurs shall be counted as one year, and such benefit shall be reduced one-tenth for each year of consecutive membership less than ten.

(*aa*) ** Provided also that the amount of such benefit as to persons admitted to membership on and after the 1st day of January, 1887, under By-law 14, and being new members, shall be regulated, as to scale, according to the age of the applicant at his birthday next following the date of his admission, and shall be payable upon the table following: viz:

Age at birthday next following admission.	Proportion of benefit payable.
35 years and under.	The whole benefit.
36 to 40 years inclusive	85 p.c. of whole benefit.
41 to 45 " "	70 " "
46 to 50 " "	55 " "
51 to 55 " "	40 " "
56 to 60 " "	30 " "
61 to 65 " "	20 " "
66 to 70 and over.	15 " "

Subject always to a proportional reduction of one-tenth for each year required to complete the full term of ten consecutive years as required by Sec. (*a*).

(*b*) * Claims arising under By-law 65 shall be a first charge upon all the funds of the Association.

69. *The legal representatives or beneficiaries of a member who may die through accident or injury, and who may be entitled to a claim under by-law 65, shall have no claim under By-laws 66, 67 and 68, unless the benefit thereunder shall exceed the amount payable under By-law 65, in which event the payment of the "Mortuary Benefit" shall be in full satisfaction and discharge of all claims against the Association, inclusive of that under By-law 65; and in case the "mortuary benefit" is less in amount than the claim arising as aforesaid under By-law 65, payment under that By-law shall be in full satisfaction and discharge of all claims against the Association, including that under the said By-laws 66, 67 and 68.

70. * Should the mortality in any year exceed that estimated according to By-law 67, the remaining half of the annual surplus from the membership fees shall be used to pay the benefits fixed for that year; and in the event of the same proving insufficient for that purpose, resort shall finally be had to the "Permanent Reserve Fund."

71. ** The balance of the "Annual Benefit Allotment" and the other half of the annual surplus from membership fees remaining at the end of any financial year, not used or required for any purposes of the Association, or to meet claims that may have arisen under any By-law during that year, shall be added to and form part of the "Permanent Reserve Fund."

ARTICLE XVI.—GENERAL PROVISIONS AS TO BONUSES AND BENEFITS.

72. ** Should a claim upon a death made under By-law 65 be disallowed by the Board as coming within the exceptions contained in that By-law, the claimant may have the same amended or another substituted therefor, so that such claim may be made under the provisions of By-law 6, it being the intention of these By-laws that the man-

ner or cause of death shall not in any way affect the validity of any claim that may be presented under By-law 66.

Provided always that the amount which may be paid upon such amended or substituted claim shall be taken in full satisfaction of all claims against the Association, and such amendment or substitution shall be made by the claimant within three months of the disallowance of the original claim.

73. *Claims under these By-laws are payable only at the offices of the Association at Toronto.

74. *In the event of any death, accident or injury occurring, for which claims may be made under these By-laws, immediate notice thereof shall be given in writing, by the proper party, addressed to the Secretary at Toronto, stating the full name, occupation and address of the member. And unless direct and positive proof of the same, and of the death or duration of total disability, shall be furnished to this Association within six months from the happening thereof, all claims under these By-laws shall be and become, by reason of the default, waived and forfeited.

75. *No claim shall be payable under these By-laws unless a medical adviser of this Association shall be allowed to examine the person of the member, in respect of any alleged injury or cause of death, when and so often as may be reasonably required.

76. *All claims under these By-laws must be submitted to the Board of Directors, who shall have authority, and whose duty it will be to investigate the same, and decide upon their validity; and if the same are allowed, to order their payment. The powers of the said Board herein shall be those of arbitrators, and their decisions shall have the force and effect of an award.

77. *Claims under these By-laws shall be payable within sixty days after satisfactory proof shall have been furnished as aforesaid.

78. *The party entitled to receive any accident bonus or mortuary benefit shall previously furnish the Association with a legal discharge thereof.

ARTICLE XVII.—DEALING WITH OFFENDERS.

79. Any member who shall use abusive or improper anguage in the meetings of the Association, or who shall be guilty of disrespect towards the presiding officer, or of habitual drunkenness or immorality, or who shall abuse, or attempt to abuse, in any way the advantages or privileges of the Association, shall be liable to a charge, and, after due trial, may be fined, reprimanded, suspended or expelled, as the Association may determine.

80. Any member guilty of abusing, or attempting to abuse, the privileges of the Association, is liable to immediate suspension by the President, awaiting the action of the Board of Directors and the Association.

81. No member shall be put on trial unless a charge, or charges, duly specifying his alleged offence, or offences, shall be first submitted to the Association in writing, signed by one or more of its members.

82. Any charge, or charges, so preferred, shall be referred to a committee of five members to be appointed at the first general meeting, of whom three shall form a quorum, which committee shall, with as little delay as the case will admit, furnish accused with a copy of the charge, or charges, summon the parties, and examine and consider the matter in question.

83. If, after the reasonable notice of summons, the party accused fails to appear or to give satisfactory reply, the case may be gone on with in his absence.

84. The committee shall, after due investigation, submit a report of its proceedings, together with the evidence obtained, and a resolution, recommending what action, in their opinion, should be taken.

85. Should the decision of the Committee not involve suspension or expulsion of the accused member, and should no appeal be made therefrom, it shall be final without further action of the Association.

86. Should the committee be convinced of the necessity of suspending or expelling a member, a motion to that effect shall be submitted, signed by at least three of their number.

87. Any motion for the suspension or expulsion of a member, shall be announced at the regular meeting previous to that on which it comes up for decision, which last meeting the member under charges shall be summoned to attend, and at the time appointed, whether the implicated member be present or not, the Association may proceed to consider and determine the matter.

88. The Association shall have power to vary the penalty, to one more or less severe than that contained in the motion submitted by the Committee.

89. In all cases of the expulsion of members, the Secretary of the Association shall immediately notify all other Travellers' Associations thereof, as well as the Railway or other Companies interested.

ARTICLE XVIII.—ADDITIONAL ACCIDENT BONUSES.

90. The Board may, on behalf of the Association, enter into contracts with such Accident Insurance Companies as they may determine, to insure such of its members as may desire to avail themselves of the benefit of such contracts against accidents or casualties arising to such members whereby they may suffer loss, or injury, or be disabled, or die, upon and subject to the provisions of this By-law, viz:

(*a*) Such contracts shall, in any case, provide for the payment to such members, or their beneficiaries, or representatives, as the case may be—

1. Upon death, the sum of $5,000.
2. A weekly indemnity for temporary total disability of $25 per week (maximum period 26 weeks).
3. And for such other payments in the event of permanent or other injury, as may be agreed upon.

(*b*) The terms, conditions and agreements upon and subject to which such insurance shall be made and the said sums shall be payable, shall be settled and determined by the said Board with the said Companies, with such variations as may from time to time be agreed upon, all of which shall apply uniformly to the aforesaid members, who shall hold, and be entitled to receive such

benefits upon and subject to the said terms, conditions and agreements in every respect.

(*c*) Any member desirous of obtaining the benefit of such Accident Insurance contracts may do so upon making application therefor to the Association, in writing, in such form as the Board may determine.

(*d*) The annual premium for such insurance shall not exceed $12, and shall be payable in equal quarterly instalments, in advance, on the 1st days of March, June, September and December in each year. The premium for the proportionate unexpired time of the quarter in which the application is made shall be payable with the application.

(*e*) In the matter of the said insurance the Association shall, for all purposes, be deemed to be acting therein as the agents for such members only, and not as insurers.

ARTICLE XIX.—ALTERATION OF BY-LAWS.

91. No motion to repeal, suspend, annul, amend or add to these Be-laws, or any part thereof, nor to alter the rules of order, shall be put to vote, except at the Annual Meeting of this Association. Two months' notice of the exact alterations shall be given to the Secretary, in writing, by the member proposing the same, and a printed circular containing the proposed changes shall be sent by the Secretary to every member of this Association, at least three week prior to the date of the General Annual Meeting, and such alterations of the By-laws may be accepted with or without amendment, upon at least two-thirds of the members present voting in favor thereof.

*Note—The By-laws preceded by an asterisk * were included in the schedule to the amending act of* 1883, *antepage* 25 ; *and all by-laws or sub-sections of by-laws prefixed * * were amended or added to by leave of the Governor-General in Council, under Sec.* 10 *of said act. None of such by-laws can be amended or repealed unless with the approval of the Governor-General in Council under said Sec.* 10, *or by Legislation.*

SIXTEENTH ANNUAL REPORT

OF THE

BOARD OF DIRECTORS.

1888.

The Directors have much pleasure in calling the attention of the members to the fact that the close of the present financial year finds the Association in possession of a surplus of $152,729.63. Early in the history of the Association, it was determined to forego insurance until the funds amounted to $50,000. This point was reached in 1882. The report of 1885 marked a second period; the surplus amounted to $100,000, and was a matter of much congratulation among the members; upon attaining to the third $50,000, the present Directors are glad to be able to report continued improvement in the resources of the Association, despite the heavy mortality bills which have been met during the past two years.

The following is an abstract of the Receipts and Disbursements for the financial year ending November 30th, 1888.

RECEIPTS.

Ordinary Certificates	$26,680 00	
Honorary "	500 00	
Duplicate "	52 00	
	$27,232 00	
Interest	7,016 52	
		$34,248 52

DISBURSEMENTS.

Advertising	$ 59 05	
Commission	341 00	
General Expense	754 91	
Special Expense	1,725 48	
Printing	520 18	
Stationery	116 52	
Papers	93 70	
Rent	384 76	
Salary	1,500 00	
Accident Bonus	1,730 66	
Mortuary Benefits	10,884 00	
Balance	16,138 26	
		$34,248 52

It will be observed that the balance carried to capital amounts to $16,138.26, being an increase over last year's balance of $513.71. The membership also shows an increase, the total now being 2,718.

Under the provisions of By-law 67, the Annual Benefit Allotment was ascertained as being $16,704.94 for 1888. and the maximum Mortuary Benefit fixed at $1,200.

The following shows the payments under the allotment

Beneficiary of H. Ritchie	$ 960 00	
" A. R. Morrison	600 00	
" C. C. Davison	240 00	
" John Walker	1,200 00	
" E. R. Chillas	600 00	
" James Young	600 00	
" W. H. Jackman	720 00	
" E. Bendelari	1,080 00	
" C. Denison	360 00	
" D. L. Beemer	1,200 00	
" H.J. Knowles	360 00	
" Z. Hemphill	840 00	
" F. Wilson	84 00	
" R. H. Cozzens	960 00	
" R. Lalor	1,080 00	
		$10,884 00

The payments under the Accident Bonus By-law were as follows :

Beneficiary of J. W. Stewart....	$ 1,000 00	
" Minor Claims	730 66	
		$1,730 66

The total sum paid under the insurance by-laws, as above noted, amounts to $12,614.66. A reference to the abstract shows that the amount received for interest on investments was $7,016.52. These figures are placed in contrast for the purpose of giving prominence to the soundness of the policy hitherto pursued of steadily aiming at increasing the interest-earning power of the Association, thereby insuring stability to its insurance plans, augmenting the security of Certificate holders, and placing the permanent position of the Association itself beyond the possibility of danger.

The calls upon the Relief or Charitable Fund have been more frequent than last year, although the Directors have been able to grant assistance to every deserving case brought before them. It is very desirable that a fund sufficient to meet all emergencies should be on hand, and in order that every member should have an opportunity of contributing the small sum at which the subscriptions have been placed, an envelope and memo for signature is enclosed herewith. The Secretary will acknowledge the receipt of each remittance.

Our relations with the Transportation Companies are harmonious, the privileges being continued upon the basis of the settlement approved of by the adjourned annual meeting of May 12th.

The Maximum Mortuary Benefit for 1889 has been placed at $1,200.00. In arriving at this amount the Directors have, as heretofore, acted under the advice of Wm. McCabe, Esq., Managing Director of the North American Life Assurance Company, who continues to be a steadfast friend of the Association.

J. C. BLACK. *President.*

JAMES SARGANT, *Secretary.*

Toronto, Dec. 15th, 1888.

FINANCIAL STATEMENT, 1888.

County of Perth Debentures (Estimated value)	$33,354 03	
Freehold Loan Co. Debentures (with accrued interest)	15,312 50	
Union Loan Co	5,104 17	
		$53,770 70
(The above are deposited with the Dominion Government.)		
Farmers' Loan Co. Debenture (with accrued interest)	$10,041 66	
People's Loan Co	10,208 33	
Western Canada Loan Co	15,312 50	
Hamilton Provident Loan Co	20,416 66	
Union Loan Co	10,166 67	
Freehold Loan Co	15,062 50	
Imperial Loan Co	10,208 33	
		$91,416 65
Dominion Bank (Deposit)		6,637 43
		$151,824 78
Office Furniture		904 85
		$152,729 63

ROBERT H. GRAY,
Treasurer.

RELIEF FUND STATEMENT, NOVEMBER 30, 1888.

NOVEMBER 30th, 1887.		
To Balance	$341 55	
Subscriptions, 1888	265 00	
		$606 55
DISBURSEMENTS—		
Paid Relief Claims	$300 00	
Postage	29 00	
		$329 00
Balance		$277 55

JAMES SARGANT,
Secretary.

AUDITORS' REPORT.

TORONTO, December 15, 1888.

To the President and Directors of the Commercial Travellers' Association of Canada :

GENTLEMEN :

We have the honor to report that every month we have carefully examined the books, accounts and vouchers of your Association for the year 1888, as kept by the Secretary, including those used for the Relief Benefit Fund, and found them correct.

We have compared the Balance sheet prepared by the Secretary with the Ledger balances, and find them to correspond.

We have inspected the Debentures deposited with the Dominion Bank for safe keeping, and found the amount to be ninety thousand dollars ($90,000), which with the accrued interest amounts to $91,416.65, as shown in statement.

We testify to the general carefulness manifested by the Secretary in keeping the Account Books, and to his earnest desire at all times to furnish the necessary facilities to aid us in the discharge of our duties.

We have the honor to be, gentlemen,

Your obedient servants,

WM. ANDERSON, } AUDITORS.
JAS. E. DAY, }

SEVENTEENTH ANNUAL REPORT

OF THE

BOARD OF DIRECTORS.

1889.

The Directors have much pleasure in submitting to the members the annual financial statements, and in again congratulating them upon the fact that the statements indicate continued prosperity and compare favorably with those of former years.

The surplus now amounts to $171,972.97, being a gain of $19,243 34. The membership roll shows an increase of 207, the total number now being 2,925.

The following is an abstract of the Receipts and Disbursements for the financial year ending November 30th, 1889 :

RECEIPTS.

Ordinary Certificates	$28,920 00	
Honorary Certificates	520 00	
Duplicate Certificates	66 00	
	$29,506 00	
Interest	7,975 75	
		$37,481 75

DISBURSEMENTS.

Advertising	$ 113 50	
Commission	388 50	
General Expense	719 65	
Special	1,511 39	
Printing	284 65	
Carried forward		3,017 69

Brought forward	$ 3,017 69	
Stationery	129 40	
Papers	140 20	
Rent	385 52	
Secretary's Salary	1,500 00	
Assistant's "	110 00	
Accident Bonuses	1,597 60	
Mortuary Benefits	11,358 00	
Balance	19,243 34	
		$37,481 75

Under the provision of By-law 67 the Annual Benefit Allotment was ascertained as being $17,884.82 for 1889, and the maximum Mortuary Benefit fixed at $1,200.00. The following shows the payments under the Allotment:

Beneficiary of H. C. Sheppard	$ 204 00	
Robt. Raw	1,200 00	
A. Bernstein	306 00	
Jos. Purvis	960 00	
Jos. Phillips	1,200 00	
G. T. Robinson	1,080 00	
C. A. McElderry	960 00	
O. R. Peck	1,200 00	
Thos. World	1,200 00	
L. K. Martin	360 00	
Wm. T. McClary	240 00	
W.D. Peirce	1,200 00	
D. Howell	1,200 00	
Chas. Davidson	48 00	
		$11,358 00

The payments under the Accident Bonus By-law were as follows:

W. H. McIlroy	$1,000 00	
Minor Claims	597 60	
		$1,597 60

It is of course reasonable to expect that with the progress of time the payments under the Mortuary By-Laws should increase, the payments on this account, however,

have only been $474.00 greater than those of last year. Under the Accident By-Laws, the payments have been $133.06 less than those of the preceding year, the net increase therefore of payments on Insurance Account being only $340.94.

It will be observed that the amount earned as interest on the invested funds of the Association is now becoming an important feature of the Financial Statement. This year it amounts to $7,975.75. Contrasting that sum with the expenses of management, it becomes evident that the Association is not only self-supporting, but that the receipts on Interest Account would not only have paid all official expenses, but would have left a surplus of $2,692.-94. Of course under the By-Laws, interest on investments is reserved for insurance purposes; viewed from that standpoint, the amount received on Interest Account was sufficient to have paid two-thirds of the entire losses of the year.

Accumulating a substantial Reserve Fund has been the constant policy of the management of the Association. The practical value of the Reserve Fund is becoming very evident, the stability of the Association itself and the unquestionable character of its Insurance Certificates are now placed beyond the possibility of danger under any contingency which prudence can foresee.

The increasing importance of the British Columbia trade induced the Directors to despatch the Secretary to Victoria for the purpose of reporting on the advisability of opening an Agency in that city. Acting upon the report of that official, a Local Secretary and two Provisional Directors were appointed pending the action of the Annual Meeting, to which a By-Law will be submitted giving legal effect to the steps temporarily taken.

The applications for relief from indigent members and their families have been more numerous than usual. The Directors have been hampered in the assistance which they were able to extend by the smallness of the fund for charitable purposes at their disposal. They trust, however, that the Circular on this subject recently sent out may evoke a generous response from the membership.

Our relations with the Transportation Companies are of the most friendly nature, the present arrangements having been renewed for the incoming year.

The maximum Mortuary Benefit for 1890 has been placed at $1,200. In deciding on this amount the Directors have been guided, as heretofore, by the actuarial advice of Mr. Wm. McCabe, Managing Director of the North American Life Assurance Company.

A. A. ALLAN, *President.* JAMES SARGANT, *Secretary.*

TORONTO, Dec. 16th, 1889.

FINANCIAL STATEMENT, 1889.

ASSETS.

County of Perth Debentures (estimated value.....	$33,246 95	
Freehold Loan Co. Debentures	15,312 50	
Union Loan Co. Debentures ...	5,104 17	
(The above are deposited with the Dominion Government.)		
Imperial Loan Co. Debent. (Deposited in the Dominion Bank, Toronto.)	10,208 33	
Freehold Loan Co. Debent.	15,062 50	
Union Loan Co. Debentures	10,166 67	
Hamilton Pro. L. Co. Deb.	20,416 66	
B'lding & Loan Assn. Deb.	15,250 00	
W. Canada Loan Co. Deb.	15,312 50	
People's Loan Co. Deb. ..	10,208 33	
Farmers' Loan Co. Deb. ..	10,041 66	
Imperial Loan Co. Deb. ..	10,166 67	
Dominion Bank (Deposit)	551 18	
		$171,048 12
Office Furniture		924 85
		$171,972 97

ROBERT H. GRAY, *Treasurer.*

RELIEF FUND STATEMENT, NOVEMBER 30, 1889.

NOVEMBER 30TH, 1888.		
To Balance	$277 55	
Subscriptions, 1889	227 00	
Interest	3 70	
		$508 25
DISBURSEMENTS—		
Paid Relief Claims	$400 00	
Postage	24 50	
		$424 50
Balance		$83 75

JAMES SARGANT, *Secretary.*

AUDITORS' REPORT.

TORONTO, December 16th, 1889.

To the President and Directors of the Commercial Travellers' Association of Canada :

GENTLEMEN,

We have the honor to report that every month we have carefully examined the books, accounts and vouchers of your Association for the year 1889, as kept by the Secretary, including those used for the Relief Benefit Fund, and found them correct.

We have compared the Balance Sheet prepared by the Secretary with the Ledger Balances, and find them to correspond.

We have inspected the Debentures deposited with the Dominion Bank for safe keeping, and found the amount to be one hundred and fifteen thousand dollars ($115,000) which with the accrued interest amounts to $116,833.32, as shown in statement.

We testify to the general carefulness manifested by the Secretary in keeping the Account Books, and to his earnest desire at all times to furnish the necessary facilities to aid us in the discharge of our duties.

We have the honor to be, gentlemen, your obedient servants,

WM. ANDERSON, }
JAS. E. DAY, } AUDITORS.

EIGHTEENTH ANNUAL REPORT

OF THE

BOARD OF DIRECTORS.

1890.

Your Board of Management take pleasure in reporting that progress crowns the work of the year 1890 in every department of the Association, as exhibited in the figures of the following statements, a careful examination of which your Directors earnestly ask on the part of each member.

The membership has gained 208, the roll now showing 3,133 members. A corresponding gain will also be found in receipts, interest, assets and surplus.

The surplus now amounts to $181,979.91, being a gain of $10,006.94.

The following is an abstract of the receipts and disbursements for the financial year ending November 30th, 1890:

RECEIPTS.		
Ordinary Certificates	$30,660 00	
Honorary "	870 00	
Duplicate "	64 00	
	31,594 00	
Interest	8,780 37	
		$40,374 37
DISBURSEMENTS.		
Advertising	42 00	
Commission	432 00	
General Expenses	887 81	
Special "	1,041 82	
Printing	389 00	
Stationery	89 08	
Papers	163 20	
Rent	612 02	
Carried forward		3,656 93

Brought forward	$ 3,656 93	
Secretary's Salary	1,500 00	
Assistant's "	282 00	
Accident Bonuses	2,980 50	
Mortuary Benefits	21,948 00	
Balance	10,006 94	
		$40,378 37

Under the provision of By-law 67, the Annual Benefit Allotment was ascertained as being $20,087.34 for 1889, and the Maximum Mortuary Benefit fixed at $1,200.00.

The following shows the payments under the Allotment, being $1,860.66 more than the entire Allotment, and which has been paid, under By-law No. 70, from out of the balance of the year's receipts.

C. G. Cobban	$1,200 00
Mark Marks	1,200 00
J. P. Wheaton	600 00
J. A. Mackie	720 00
John Young	1,200 00
C. Tetu	1,200 00
W. McDonald	600 00
T. Mitchell	1,200 00
E. J. Potts	1,200 00
W. L. Cusack	1,200 00
W. F. H. Harper	204 00
Isaac Abbott	1,200 00
J. Pollie	600 00
J. E. Reynolds	1,080 00
W. B. Palmer	1,200 00
C. Gull	720 00
A. Skinner	240 00
J. Campbell	1,200 00
W. Carscaden	960 00
W. E. Buchan	600 00
W. J. Campbell	1,080 00
S. A. Potter	600 00
J. S. Norrie	144 00
J. Pointer	1,200 00
P. Slattery	600 00
	$21,948 00

The payments under the Accident Bonus By-law were as follows :

G. B. Island	$1,000 00	
J. W. Murray	1,000 00	
Minor Claims	980 50	
		$ 2,980 50

The following Table will show the amounts paid out for Accident and Mortuary Benefit claims since the Association became its own insurer, in the year 1879.

Years.	Death Accident.	Death Mortuary.	Mortuary Payments.	Accident Payments.	Minor Accident Payments.	TOTAL.
1879	1		.....	1,000.00	517.13	1,517.13
80	2		.....	2,000.00	400.70	2,400.70
81	1	3	1,400.00	1,000.00	426.06	2,826.06
82	2	2	1,400.00	2,000.00	133.53	2,533.53
83	2	7	3,000.00	2,000.00	1,005.93	6,005 93
84	1	11	6,800.00	1,000.00	558.00	8,358.00
85	....	10	8,350.00	.....	913.83	9,263.83
86	1	7	4,840.00	1,000.00	889.63	6,726.63
87	.....	17	11,484.00	.....	700.50	12,184.50
88	1	15	10,884.00	1,000.00	730.66	12,614.66
89	1	14	11,358.00	1,000 00	597.60	12,955.60
90	2	25	21,948.00	2,000.00	980.50	24,928.50

As foreshadowed in previous reports, it was reasonable to expect that with the progress of time the payments under the Mortuary Benefit By-law would increase, a glance at the Table will show the expectation has been realized, but it is only fair to add that the experience of the Association in its insurance branches during the past year has been shared by all regular Life Insurance Companies, who also report extraordinary increased death losses, but it is gratifying to know that while our payments grow larger year by year, the Reserve Fund of the Association also increases, as the following Table will exhibit :

Year.	Membership.	Surplus.
1873	588	959.96
1874	432	3,700.00
1875	872	5,774.61
1876	630	7,949.96
1877	873	11,013.69
1878	1,104	13,540.51
1879	1,226	22,555.60
1880	1,419	32,572.61
1881	1,740	49,239.10
1882	2,041	61,783.30
1883	2,114	73,187.53
1884	2,202	86,698.70
1885	2,289	100,510.00
1886	2,516	119.368.97
1887	2,715	135,591.37
1888	2,718	152,729.63
1889	2,925	171,972.97
1890	3,133	181,979.91

All this has been accomplished under the conservative policy marked out in each succeeding year by the Officers and Directors, and steadily adhered to by the members, so that with the Cash Permanent Reserve Fund of $176,-813.17, each member can place every confidence in the value of his Mortuary Benefit Certificate.

At the annual meeting held on December 29th, 1889, a resolution was adopted, looking to the formation of an Annuity Scheme, and requesting your Directors to lay the matter before the Association's Actuary. The resolution was complied with by your Board. Mr. McCabe, after a careful consideration, tendered his opinion in the following letter :

James Sargant Esq.

Secretary Commercial Travellers' Association, Toronto.

Dear Sir,—I have your esteemed favor, enclosing a resolution of the Board on the subject of annuities, upon which my opinion is requested. In reply I respectfully refer the Board to the memorandum sent them on the

14th of December last, and in view of the facts therein stated, I think it inexpedient to add any new feature, especially in view of the heavy mortality of the current year. In my opinion it is of the utmost importance to keep matters as they are as near as possible until our invested funds shall have amounted to a quarter of a million dollars.

Yours truly,
WM. McCABE, *Actuary.*

Applications from indigent members and their families continue to be made on the Relief fund. We urgently suggest a generous response by all the members, so that your Board (who act as Trustees) may have sufficient funds to meet all calls ; they trust that the circular recently sent out will meet with a very hearty response.

The present arrangements existing between the Transportation Companies and the Association have been renewed for the ensuing year ; our relations continue of the most friendly nature.

For some time past it has been felt that the rooms we now occupy are entirely inadequate to the growing requirements of the Association, and at the annual meeting two years ago it was strongly urged upon your Board that more suitable premises should be secured.

With this in view a committee was appointed and a number of favorable places were examined, but the difficulty of securing a central location at a reasonable cost made the selection a trying one to make.

After a most thorough and careful investigation, the premises formerly occupied by the Central Bank, 51 Yonge Street were selected, and have been fitted up in such a manner as will provide all the accommodation we require, in one of the very best locations in the city, at a comparatively small addition to our present expenses.

As a large number of our members think it desirable that the Association should purchase a permanent home, your Board have secured the refusal of these premises at a price that appears to them favorable, particulars of which will be laid before you.

The maximum Mortuary Benefit for 1891 has been placed at $1,200.00. In deciding on this amount the Directors have been guided, as heretofore, by the actuarial advice of Mr. Wm. McCabe, Managing Director of the North American Life Assurance Company.

There are but few things necessary to assure our future success, the continued zeal and loyalty of all our members, cautious and prudent legislation and a rigid observance of the laws by which we are governed.

A. A. ALLAN, *President.* JAMES SARGANT, *Secretary.*

TORONTO, Dec. 16th, 1890.

FINANCIAL STATEMENT, 1890.

ASSETS—

County of Perth Debentures (estimated value)	$33,135 27	
Freehold Loan Co. Debentures.	15,312 50	
Union " "	5,104 17	
(The above are deposited with the Dominion Government).		
Imperial Loan Co. Debentures	10,208 33	
Freehold " "	15,062 50	
Union " "	10,166 67	
Hamilton Provident Loan Co. Debentures	20,416 66	
Building & Loan Assn. Debentures	15,250 00	
Western Canada Loan Co. Debentures	15,312 50	
Peoples' Loan Co. Debentures	10,208 33	
Farmers' Loan Co. Debentures	10,041 66	
Imperial Loan Co. Debentures	10,166 67	
Land Security Loan Co. Debentures	10,041 66	
British Canadian Loan Co. Debentures	5,104 16	
		$185,531 08

The above are Deposited in the Dominion Bank.

OTHER ASSETS—		
Office Furniture.....	$ 1,029 10	
Building Imp. Account.....	4,137 62	5,166 72
		$190,697 80
LIABILITIES—		
Dominion Bank.....		$ 8,717 89
		$181,979 91

RELIEF FUND STATEMENT, NOVEMBER 30TH, 1890.

RECEIPTS—		
November 30th, 1889.		
To Balance.....	$ 83 75	
Subscriptions, 1890.....	532 00	
Interest.....	7 04	
		$622 79
DISBURSEMENTS—		
Paid Relief Claims.....		$254 00
Balance.....		$368 79

JAMES SARGANT, *Secretary.*

AUDITORS' REPORT.

TORONTO, December 16th, 1890.

To the President and Directors of the Commercial Travellers' Association of Canada :

GENTLEMEN,—

We hereby certify that the books, accounts and vouchers of the Association have been regularly audited month by month during the year 1890, and found correct. We have compared the Secretary's Annual Financial Statement with his books of account, and his Cash Book, with the Bank Pass Book, and found them respectively to agree. The books of the Relief Fund have likewise been regularly audited and found correct. We have this day

examined the debentures held by the Association, and now deposited for safe keeping in the Dominion Bank, and found the amount ($131,979.14) to agree with the books, say One Hundred and Thirty Thousand Dollars and accrued interest. We testify to the general carefulness manifested by the Secretary in keeping the account books and to his earnest desire at all times to furnish the necessary facilities to aid us in the discharge of our duties.

We have the honor to be, gentlemen, your obedient servants,

WM. ANDERSON, } AUDITORS.
WM. BADENACH. }

NINETEENTH ANNUAL REPORT

OF THE

BOARD OF DIRECTORS.

1891.

The Board of Directors have great pleasure in placing before the members this the Nineteenth Annual Report—feeling assured that a careful perusal of it will be to them a matter of great satisfaction.

The present year is marked, like its predecessors, with substantial progress, and while the demands upon our Funds have been larger than usual, we still show a steadily increasing surplus, as also a gratifying addition to our membership. We have to-day enrolled as members 3,290, showing an increase during the year of 157.

The Receipts and Disbursements for the current financial year, ending 30th Nov., are as follows :—

RECEIPTS.

Ordinary Certificates	$31,850 00	
Honorary "	1,050 00	
Duplicates "	74 00	
		$32,974 00
Interest		7,201 62
		$40,175 62

DISBURSEMENTS—

Commission	$ 437 50	
Special Expense	1,951 63	
Printing	379 75	
Stationery	109 73	
Papers	123 10	
Rent	691 90	
Secretary's Salary	1,775 00	
Assistant's "	334 00	
General Expense	916 71	
Advertising	54 30	
Mortuary Benefits	21,648 00	
Accident	1,777 30	
Balance	9,976 70	
		$40,175 62

The purchase and reorganization of our recently acquired premises have absorbed a portion of our accumulated funds.

By-Law 67 provides for the Annual Mortuary Benefit Allotment, which was ascertained as being $21,858.40, and the Maximum Benefit placed at $1200 for the year 1891.

Payments during the year under the Allotment have been as follows :—

J. W. Thomson	$1,200 00	
P. B. Clark	1,200 00	
J. Van Staden	1,200 00	
W. Lundy	1,200 00	
C. E. Stevens	840 00	
B. Bailley	1,200 00	
John Besford	1,200 00	
Carried forward		$ 8,040 00

Brought forward	$8,040 00	
J. M. Hudson	240 00	
F. Lazarus	48 00	
W. W. Widgerey	1,200 00	
D. McInnes	360 00	
John James	840 00	
J. H. Forbes	840 00	
T. G. Ralston	840 00	
J. J. Upfield	600 00	
P. Kemp	1,200 00	
W. J. Scarfe	1,200 00	
T. Mealey	1,200 00	
W. H. Hambly	1,080 00	
G. E. Gillespie	1,200 00	
E. Martin	840 00	
R. Duncan	360 00	
R. L. VanCott	480 00	
J. Korman	1,080 00	
		$21,648 00

As the age of membership increases from year to year, and as our Mortuary Benefit scheme presents such an admirable and absolutely safe system of Insurance, it is but reasonable to suppose that the amount of disbursements to Beneficiaries will continue to grow larger. However, we are pleased to state that each succeeding year we are able to report a marked addition to our Reserve Fund, and feel assured the future income of the Association from different sources may always be expected to largely exceed the outgoings. A glance at the exhibit will show the additions to our membership and surplus.

With the fact before us of large payments from year to year, which we cannot but suppose will gradually increase, your Directors, guided by the excellent advice of Mr. Wm. McCabe, Fellow of the Institute of Actuaries of Great Britain, Managing Director of the North American Life Assurance Co., have placed the Maximum Mortuary Benefit for the year 1892 at $1,200.00.

The following amounts have been paid under the provisions of the Accident Bonus By-Law :—

ACCIDENT CLAIMS.

A. E. Bunker	$1,000 00	
Minor Claims	777 30	
		$1,777 30

Your Directors, anxiously desiring to provide cheap and absolutely safe additional Accident Insurance for the membership at large, have succeeded in completing a most favorable arrangement with the London Guarantee and Accident Co. The amount of the Policy is for $5,000, and covers every desirable detail in modern Accident Insurance, and, while the rate is cheapest in Canada, the security is beyond peradventure. Circulars with details of the scheme are already in your hands, and it is earnestly hoped that every member of the Association will avail himself of this additional Accident Insurance.

And we have also to report the completion of improvements and occupation of our present building. Outside of the required space for our own Offices, Reading Room, etc., all the rest of the premises are satisfactorily leased for a term of years. The Board feel assured that the members cannot but be pleased with the new, comfortable and spacious quarters provided for them, in response to a demand for such for some years past.

A very important matter has been receiving the attention of your Board for some months, looking to a very substantial addition to our membership and income, namely :—the amalgamation with us of the North-Western Traveller's Association of Winnipeg. A deputation from your Board visited Winnipeg in July, and in consultation with the officers of the N. W. Association, the whole scheme of amalgamation was thoroughly discussed. The matter is still under consideration, and we confidently look forward to a satisfactory basis of agreement and their early amalgamation with us.

Your Board have pleasure in reporting a continuance of the pleasant relations existing between our Association and all Transportation companies, as also a renewal of all the privileges for the coming year. With vigilant regard to the best interests of the Association, and if possible to

secure still further concessions from the said companies, a deputation from the Board, supplemented by representatives from sister Associations, visited Montreal early this month, and had a conference with the officials of the various railways in regard to railway fares, excess baggage, Friday to Monday tickets, etc., with a view of securing, if possible, better terms.

Your Board have great pleasure in stating that the rate of Interest on our Investments, all of which are of the most approved character, is still maintained.

We desire to record here with special pride that not a single certificate has been cancelled for breach of railway privileges during the year.

We desire to call special attention to the Relief Fund. It is not our intention to discuss here the need of such a fund. We, however, beg to emphasize the fact that a large amount of real good has been accomplished by it, and trust that every member of the Association will become a regular subscriber to this worthy object, the Annual Fee of which is only one dollar.

We append a statement of this fund for the year 1891.

We cannot too strongly urge the most devoted loyalty and zeal amongst all the members to the best interests, rules and laws of the Association, and with the continued careful and painstaking attention from your officers and members alike, we see for the future of the C. T. Association of Canada the most gratifying results and abounding prosperity.

JOHN BURNS, *President.* JAS. SARGANT, *Secretary.*

FINANCIAL STATEMENT, 1891.

ASSETS—

County of Perth Debentures (estimated value)	$ 33,018 79	
Freehold Loan Co. "	15,312 50	
Union " " "	5,104 17	
(The above are deposited with the Dominion Government).		
Carried forward		$53,435 46

Brought forward.....	$53,435 46	
Union Loan Co. Debentures.....	10,166 67	
Hamilton Provident "	20,416 66	
Bldg. & Loan Assn. Debentures..	15,250 00	
People's " " " ..	10,208 33	
Farmers' " " " ..	10,041 66	
Imperial " " " ..	10,166 67	
Land Security.....	10,041 66	
British Canadian.....	5,104 16	
(The above are deposited with the Dominion Bank).		
Real Estate.....	49,588 46	
		$194,419 73
OTHER ASSETS—		
Office Furniture.....	$ 2,185 95	
Inventors' Assoc.....	60 00	2,245 95
		$196,665 68
LIABILITIES—		
Dominion Bank.....		4,709 07
		$191,956 61

RELIEF FUND STATEMENT, NOVEMBER 30th, 1891.

1890—November 30th,		
To Balance.....	$368 79	
1891—Subscriptions.....	377 00	
Interest.....	15 30	
		$761 09
Paid Relief Claims.....		500 00
Balance.....		$261 09

JAS. SARGANT, *Secretary.*

AUDITORS' REPORT.

TORONTO, December 11th, 1891.

To the President and Directors of the Commercial Travellers' Association of Canada.

GENTLEMEN,—

We hereby certify that the books, accounts and vouchers of the Association have been regularly audited month by

month during the year 1891, and found correct. We have compared the Secretary's Annual Financial Statement with his books of account, and his Cash Book, with the Bank Pass Book, and found them respectively to agree. The books of the Relief Fund have likewise been regularly audited, and found correct. We have this day examined the debentures held by the Association, and now deposited for safe keeping in the Dominion Bank, and found the amount ($91,395.81) to agree with the books, say Ninety Thousand Dollars and accrued interest. We testify to the general carefulness manifested by the Secretary in keeping the account books and to his earnest desire at all times to furnish the necessary facilities to aid us in the discharge of our duties.

We have the honor to be, gentlemen, your obedient servants,

WM. ANDERSON, } AUDITORS.
WM. BADENACH, }

TWENTIETH ANNUAL REPORT

OF THE

BOARD OF DIRECTORS.

1892.

The Report that your Directors have now the pleasure of submitting for your consideration, is to them an unusually gratifying one, and they feel assured that a careful perusal of it by the entire membership will meet with their marked approval.

It will be a source of great satisfaction to every member to note the large surplus that is carried this year to the Permanent Reserve Fund, an amount largely in excess of either of the past two years, amounting to $14,695.62

while our membership keeps on increasing, the roll showing 3,402 members, a total increase during the year of 112.

The Receipts and Disbursements for the current financial year, ending 30th November, 1892 are as follows :—

RECEIPTS.

Ordinary Certificates	$32,735 00	
Honorary "	1,290 00	
Duplicate "	66 00	
		$34,091 00
Freehold Loan Co. Debentures (matured)		15,000 00
Union " " "		5,000 00
Interest		7,003 84
Rentals		3,620 00
Additional Accident Insurance		1,481 00
		$66,195 84

DISBURSEMENTS.

Commission	$ 421 00	
Special Expense	1,260 00	
Printing	361 70	
Stationery	161 58	
Papers and Periodicals	111 15	
Building Improvement Account	157 45	
Secretary's Salary	1,800 00	
Assistant's "	364 00	
Office Furniture	251 71	
General Expense	915 93	
Advertising	37 80	
Rental Expense (Water, Lighting, Heating, Wages, &c.)	1,591 40	
Rent	1,500 00	
Central Canada Loan and Savings Co. Debenture	20,000 00	
Mortuary Benefits	20,568 00	
Accident Bonus	1,998 50	
Balance	14,695 62	
		$66,195 84

By-law 67 provides for the Annual Mortuary Benefit Allotment, which was ascertained as being $20,301.81,

and the maximum Benefit placed at $1,200 for the year 1892.

Payments during the year under the Allotment have been as follows :—

F. Miller	$ 600 00	
J. W. Stanley	720 00	
D. Rome	1,200 00	
C. L. Thomas	1,200 00	
B. Boyd	840 00	
W. Kennedy	720 00	
H. W. Judd	1,200 00	
John Evans, jr	1,200 00	
J. Zingsheim	1,200 00	
W. R. Howell	1,200 00	
H. Melton	66 00	
Geo. S. Findlay	1,200 00	
A. J. Neill	840 00	
J. Millett	1,200 00	
J. Beckley	1,200 00	
A. A. Miller	1,200 00	
J. S. Crawford	1,080 00	
J. B. Mather	1,200 00	
J. W. Bedson	1,200 00	
C. P. Whyte	1,200 00	
W. E. Zimmerman	102 00	
		$20,568 00

The attention of our members to the foregoing amounts, paid to friends of deceased members, affords an ample illustration of the real benefits we enjoy from our Mortuary Allotment. Your Board have placed the Maximum Mortuary Benefit, for the year 1893, at $1,200.00 under the advice of our Actuary, Mr. Wm. McCabe, F. I. A. of Great Britain, Managing Director of the North American Life Assurance Co.

Your Board desire to record with very sincere regret the loss by death of two members of the Board, Mr. J. B. Mather, Vice-President for Winnipeg, and Mr J. B. Armstrong, Director for Guelph.

The following amounts have been paid under the provisions of the Accident Bonus By Law :—

ACCIDENT CLAIMS.

J. A. Wing.....	$1,000 00	
Minor Claims.....	998 50	
		$1,998 50

Your Board have pleasure in stating that the amicable arrangements which have existed from year to year, with the Transportation Companies, are still maintained, and that all the privileges accorded the Association heretofore have been renewed, with the additional concession of a Friday to Monday one fare return ticket. Your Directors desire to place on record their sincere regrets for the loss of so able an administrator of Railway Passenger traffic as Mr. Wm. Edgar, late General Passenger Agent of the Grand Trunk Railway.

During the past year a large number of our members have taken advantage of the excellent arrangements made for Additional Accident Insurance, with great advantage to themselves, as also adding to the funds of the Association. Your Directors confidently look for a very large increase in this Department during the coming year. Every member placing his Accident Insurance with this Association is helping to build up the funds in which we are all so deeply interested.

Your Board have special pride in reporting that not a single certificate has been cancelled during the year, for abuse of privileges, and they desire to *strongly* impress upon every member the urgency for continued loyalty and zeal to all the interests and obligations of our Association.

Your Board desire to thank the members who have so kindly contributed in the past to the Relief Fund, and would respectfully urge that every member forward the small contribution of $1.00 for 1893.

JOHN BURNS, *President.* JAS. SARGANT, *Secretary.*

FINANCIAL STATEMENT, 1892.

ASSETS :—		
County of Perth Debentures (estimated value)	$32,897 21	
Land Security Debentures	10,041 66	
Imperial Loan "	10,166 67	
		$ 53,105 54
(The above are deposited with the Dominion Government.)		
Hamilton Provident Loan Debenture	$20,416 66	
People's " "	10,208 33	
Farmers' " "	10,041 66	
Union " "	10,166 67	
Building and Loan "	15,250 00	
British Canadian "	5,104 16	
Canada Central " "	20,416 67	
Dominion Bank deposit	10,108 13	
(The above are deposited with the Dominiom Bank.)		$101,712 28
Real Estate		49,745 91
		$204,563 73
OTHER ASSETS :—		
Office Furniture	2,437 66	
Inventors' Association	60 00	2,497 66
		$207,061 39

RELIEF FUND STATEMENT, NOVEMBER 30th, 1892.

November 30th, 1891,		
To Balance	$261 09	
1892, Subscriptions	389 00	
Interest	17 53	
		$667 62
Paid Relief Claims		255 00
Balance		$412 62

JAS. SARGANT, *Secretary.*

AUDITORS' REPORT.

TORONTO, December 13th, 1892.

To the President and Directors of the Commercial Travellers' Association of Canada.

GENTLEMEN,—

We hereby certify that the books, accounts and vouchers of your Association have been regularly audited every month during the year 1892, and found correct. We have compared the Secretary's Annual Financial Statement with his books of account, and his Cash Book with the Bank Pass Book, and found them respectively to agree. The Books of the Relief Fund, as well as those of the Additional Accident Insurance, have also been regularly audited and found correct. We have to-day examined the debentures held by the Association, and now deposited for safe keeping in the Dominion Bank, and found the amount, $91,604.15, to agree with the books, which, together with $53,105.54, deposited with the Dominion Government, make $154,817.82, including accrued interest, to the 30th of November last. We testify to the general carefulness displayed by the Secretary in keeping the account books, and to his earnest desire at all times to furnish the necessary facilities to aid us in the discharge of our duties.

We have the honor to be, gentlemen, your obedient servants,

WM. ANDERSON, }
WM. BADENACH, } AUDITORS.

TWENTY-FIRST ANNUAL REPORT.

OF THE

BOARD OF DIRECTORS.

1893.

The Board of Directors have much pleasure in submitting for the consideration of the members the Twenty-First Annual Report, and to congratulate them upon the favorable position of the Association on the attainment of its majority. The conservative policy hitherto followed has been amply justified, the increasing amounts annually payable as mortuary benefits are being promptly provided for, and a satisfactory balance carried each year to the permanent reserve fund. The present year has been one of the most successful in the history of the Association, the addition to capital being $16,118.53, while the membership roll shows an increase of 196, the total number being 3,598.

By-Law 67 provides for the Annual Mortuary Benefit Allotment, which was ascertained as being $20,568.26, and the maximum Benefit placed at $1,200.00 for the yesr 1893.

Payments during the year under the Allotment have been as follows :

P. Duncan	$1,200 00	
J. H. Hughes	1,200 00	
W. E. Turner	600 00	
W. Monkhouse	252 00	
J. Irwin	1,200 00	
S. Leonard	1,200 00	
Carried forward		$ 5,652 00

Brought forward	$5,652 00	
J. B. Armstrong	1,200 00	
J. Stanbury	1,200 00	
T. Worswick	1,200 00	
W. McAulay	1,200 00	
J. A. Casey	510 00	
P. Bajus	1,200 00	
C. T. Marshall	1,200 00	
J. Mitchell	960 00	
G. Dempster	1,200 00	
E. D. Turner	1,080 00	
L. W. Simonds	1,200 00	
J. A. Sully	720 00	
J. McDonnell	84 00	
D. Munshaw	1,200 00	
A. Bryce	204 00	
		$20,010 00

The following amounts have been paid under the provisions of the Accident Bonus By-Law :—

ACCIDENT CLAIMS :

H. Palmer	$1,000 00	
G. M. Bligh	1,000 00	
Minor Claims	1,647 50	
		$3,647 50

The amount paid in respect of Accident Bonuses is somewhat greater than usual, and the Directors trust that the importance of the additional Accident Insurance feature of the Association's work will thereby be emphasized, and induce every member to take advantage of its provisions. The premium of $12.00 per annum securing $5,000 in the event of accidental death, or $25.00 weekly indemnity for accidental injury, is very much less than the regular rate, and is a special concession secured by the Association for the benefit of its members.

At the suggestion of friends of the Association in the eastern provinces, agencies have been opened at Quebec, St. John and Halifax, and we hope by this means to become more identified with the trade of Eastern Canada.

Doubtless, through oversight on the part of the members, the remittances to the Relief Fund for 1894 show a very considerable decrease up to the present time. The Directors feel that they have only to call attention to the subject, and that every member will send the small sum requested—one dollar—to be applied to the purposes of this Fund.

The Maximum Mortuary Benefit for 1894 has been continued at $1,200.00. In ascertaining this amount, the Directors have acted under the advice of Wm. McCabe, Esq., F.I.A., of Great Britain, Managing Director of the North American Life Assurance Co.

The transportation concessions granted by the Railway and Steamboat lines are of great importance to the commercial interests of the country, and the Directors cannot too strongly urge a continued faithful adherence to the terms of the agreement on the part of our members.

C. C. VAN NORMAN, *President.* JAMES SARGANT, *Secretary.*

TORONTO, Dec. 20th, 1893.

FINANCIAL STATEMENT, 1893.

PROFIT AND LOSS.

DR.

General Expenses	$ 2,358 57
Office "	3,395 28
Mortuary Benefits	20,010 00
Accident Bonuses	3,647 51
Rent	1,500 00
Office Furniture written off	454 91
Real Estate written off	385 42
Suspense	135 00
Balance to Permanent Reserve Fund	16,118 53
	$48,005 22

CR.

Certificates	$36,040 50
Interest	6,841 97
" Accrued	946 27
Rentals (net)	1,869 48
Additional Accident Insurance	2,307 00
	$48,005 22

BALANCE SHEET.

DR.

Permanent Reserve Fund	$223,179 92
Suspense	135 00
	$223,314 92

CR.

County of Perth Debentures	$32,770 53
Land Security Co. "	10,041 66
Imperial Loan Co. "	10,166 67
People's Loan Co. "	10,208 33
Farmers' Loan Co. "	10,041 66
British Canadian Co. "	15,291 66
Building & Loan As'n. "	15,250 00
Carried Forward	$103,770 51

Brought Forward	$103,770 51
Central Can. Loan Co. Debentures	20,416 67
Toronto Saving Co. "	20,525 00
Landed Banking Co. "	10,027 12
First Mortgage Real Estate	16,333 33
Real Estate	50,000 00
Dominion Bank	107 29
Office Furniture	2,000 00
Inventors' Association	60 00
H. M. Blight Estate	75 00
	$223,314 92

RELIEF FUND STATEMENT, NOVEMBER 30th, 1893.

RECEIPTS.

November 30th, 1892—To Balance	$412 62
Subscriptions, 1893	311 00
Interest	14 87
	$738 49

DISBURSEMENTS.

Paid Relief Claims	$400 00
Balance	338 49
	$738 49

J. C. BLACK, *Treasurer.* JAMES SARGANT, *Secretary.*

TORONTO, Nov. 30th, 1893.

AUDITORS' REPORT.

To the President and Directors of the Commercial Travellers' Association of Canada:

GENTLEMEN,—

We hereby certify that the books, accounts snd vouchers of your Association have been regularly audited every month during the year 1893, and found correct. We

have compared the Secretary's Annual Financial Statement with his books of account, and his cash book with the bank pass book, and found them respectively to agree. The books of the Relief Fund, as well as those of the Additional Accident Insurance, have also been regularly audited and found correct. We have to-day received certificate from the Dominion Bank certifying that they hold for the Association securities to the amount of $116,000, accrued interest thereon being $2,093.77, which agrees with the books, together with $52,978.86 deposited with the Dominion Government; Real Estate, $50,000, Furniture $2,000, Accounts $135 and Bank Balance $107.29, make your total of assets $223,314.92. We testify to the general carefulness displayed by the Secretary in keeping the account books, and to his earnest desire at all times to furnish the necessary facilities to aid us in the discharge of our duties.

We have the honor to be, gentlemen, your obedient servants,

WM. BADENACH, }
WM. ANDERSON, } AUDITORS.

Commercial Travellers' Association of Canada.

INSTITUTED 1871.

BONUS AND BENEFIT CERTIFICATE.

Incorporated 1874 by Statute of Canada, 35 Vic., Cap. 96. Statutes providing for "Accident Bonuses and Mortuary Bonuses," 39 Vic., Cap. 68, and 45 Vic., Cap.

DEPOSITED WITH THE DOMINION GOVERNMENT, $50.000.

ACCIDENT BONUS, $1,000. MAXIMUM MORTUARY BENEFIT FOR 1893, $1,200.
(ascertained according to By-Law 67.)

MR. of is a member of this Association of the standing of consecutive years, and is entitled while a Member, to FIVE DOLLARS per week indemnity, for a period not exceeding twenty-six weeks, during total disability from Accident, and in the event of his dying a Member, whom he has named as his beneficiary, will be entitled to the Benefits or Bonuses as provided by the By-laws and the Statutes relating to the Association.

Dated at Toronto this day of 189

President. *Secretary.*

DECLARATION AS TO IDENTITY.

I of the
of in the County of DECLARE:

THAT I was personally acquainted with who was a member of the COMMERCIAL TRAVELLERS' ASSOCIATION OF CANADA, and resided at

THAT the said departed this life on or about the day of A.D. 189 at

THAT I am not a relative of the said deceased.

AND I make this solemn declaration conscientiously believing the same to be true, and by virtue of the Act respecting extra-judicial oaths.

DECLARED before me at the
of in the County of
this day of A.D. 189 } (Declarant's Signature.

{ L. S. }

Notary Public.

UNDERTAKER'S DECLARATION.

I, of the
of in the County of Undertaker
do hereby declare that I was called on the day of
A.D. 189 , to prepare the dead body of
for burial, that I placed said body in a coffin and deposited the coffin containing said dead body in a
in Cemetery at

And I make this solemn declaration, conscientiously believing the same to be true, and by virtue of the Act respecting extra-judicial oaths.

Declared before me at the
of in the County of
this day of A.D. 189 } (Undertaker's Signature.)

{ L. S. }

Notary Public.

$ Toronto, 189

RECEIVED FROM THE COMMERCIAL TRAVELLERS' ASSOCIATION

OF CANADA,

100 Dollars.

in full satisfaction and discharge of all claims and demands against said Association, in respect of any Benefit or Bonus payable upon the death of its late member
under the said Certificate No. hereby surrendered.

SIGNED, SEALED AND DELIVERED
IN PRESENCE OF

L. S.

COMMERCIAL TRAVELLERS' ASSOCIATION OF CANADA.

HEAD OFFICE, 51 YONGE ST., TORONTO.

ACCIDENT BONUSES.

DECLARATION OF CLAIMANT.

I of County of Province of by occupation a and under Certificate No. , a member of the COMMERCIAL TRAVELLERS' ASSOCIATION OF CANADA, do solemnly declare that, on the day of 189 at I sustained a bodily injury caused by violent and accidental means as described in the following statement of facts :

Full particulars concerning injury, and how it occurred.

The By-Laws of the Association do not recognize partial disability, and compensation is to be paid only when the injury is of so serious a nature as to totally and absolutely prevent the claimant from attending to any and every kind of business pertaining to his occupation.

In consequence of which injury I sustained immediate, continuous and total loss of time for the prosecution of any and every kind of business pertaining to my occupation from the day of 189 to the day of 189 , being a period of weeks and days, for which I hereby claim compensation at the rate of Five Dollars per week by virtue of the By-Laws of the Association, and which, when paid, shall be in full discharge of all claims that I have, or may have, on account of the bodily injury aforesaid; and I further declare that the injury aforesaid was the proximate and sole cause of the loss of time for which I claim compensation.

Claimant may make declaration before a Notary Public, Justice of the Peace, or Commissioner for taking Affidavits.

Declared before me at Signature

this day of 189

INDEX.

	PAGE
Act of Incorporation	22–30
Accident Bonus	41
" " Claim Declaration	92
Additional Accident Bonuses	47–48
Alteration of By-laws	48
Annual Report—1888-89 90-91-92-93	49–83
Blank Forms	84–94
Bonus and Benefit Certificate	84
By-laws, Membership	34
Board of Directors	38
Certificates of Membership	9
Commercial Travellers' Rates	14–16
Duties of Officers	37
Dealing with Offenders	46
Election of Officers	36
Forms of Application	10–11
General provisions, bonuses and benefits	44
Honorary members	34
Index	95
Meetings	39
Membership	34
Mortuary benefits	42–44
" Claim Declaration	85
Officers and Directors	3–8
Preamble	31
Railway Arrangements	12–13
Railway Excess Baggage Tariff	17–18
Rules of Order	40–41
Special Notices	2
Steamboat arrangements	19–21
Subscriptions	35

Commercial Travellers' Association of Canada.

INSTITUTED 1871. INCORPORATED 1874.

Proof of Age and Death on Claim under Benefit or Bonus.

TO THE BOARD OF DIRECTORS
OF THE
COMMERCIAL TRAVELLERS' ASSOCIATION OF CANADA.

I, of in the County of hereby apply and make claim for * payable in respect of of now deceased, and I DECLARE as follows:—

1. THAT the said departed this life on or about the day of 18 at the of in the County of and was at the time of his death a member of the COMMERCIAL TRAVELLERS' ASSOCIATION OF CANADA.

2. I am the beneficiary named by the said in his * application, and I am the party entitled to receive the said *

3. ANNEXED hereto is the Certificate of Membership in said Association of the said

4. THE said was of the full age of years, as at last birth-day, at the time of his death, as shewn by Proof of Age on the third page hereof.

AND I make this solemn declaration conscientiously believing the same to be true, and by virtue of the Act respecting extra-judicial oaths.

DECLARED before me at the in the County of of this day of A.D 18 } (Claimant's signature.)

{ L. S. }

Notary Public.

N.B.—The foregoing, and also the "Declarations" on the second and third pages hereof, must be taken before a Notary Public under his hand and official seal.

* "Mortuary Benefit" or "Accident Bonus," as the case may be.

* Insert "renewal" if this is so.

* Insert "Bonus" or "Benefit," as the case may be.

If Applicant is not the Beneficiary, the title of Applicant must be clearly shewn and Probate of Will or Letters of Administration on the estate (or certified copy thereof), of deceased member, must *always* accompany this claim.

PHYSICIAN'S CERTIFICATE.

I, of the
of in the County of Doctor of Medicine
do hereby certify that I attended
of during his late illness; that death occurred on the
day of 189 , and his death was caused by
and his age at that time appeared to be years.

Dated 189

(Physician's Signature.)

Certificate No.

Declaration to Prove the Age of the Person's Life Insured under said Certificate.

1. Name of deponent in words at length.

2. Occupation or addition of deponent.

3. State the means of knowledge, as relationship, personal acquaintance information from members of the family, stating from whom, and when, and under what circumstances obtained or such other facts as the case may warrant.

4. The year in words at length.

I, (1) of the of in the County of and Province of (2) do solemnly declare:

(1). That I knew whose life was insured with THE COMMERCIAL TRAVELLERS' ASSOCIATION OF CANADA, under Certificate No.

(2). I know the age and history of the said from (3)

(3). From my said means of knowledge I know that the said was born at on or about in the year of our Lord one thousand eight hundred and (4)

And I make this solemn declaration, conscientiously believing the same to be true, and by virtue of the Act respecting extra Judicial Oaths.

SOLEMNLY DECLARED before me at the of in the County of this day of 189

(Declarant's Signature.)

{ L. S. }

Notary Public,

We hereby certify that we have examined the books of the COMMERCIAL TRAVELLERS' ASSOCIATION OF CANADA, and from them it appears that

within named, was a Member of the Association of the standing of

consecutive years at the date of his death, and that the within claim is payable to

President.

Secretary

Date 189

DECLARATION OF ATTENDING SURGEON.

The attending Surgeon is not required to describe the accident, unless he was an eye-witness to it, but will answer the following questions in filling his certificate:—1st, What was the precise nature of the accident, and its extent? 2nd, What local and constitutional symptoms existed during total disability.

I hereby solemnly declare that on the day of 189 I attended for and at various times between the said day of 189 and the day of 189 . The character of the injury and the nature of the symptoms which were present during his disability were as follows;

And I further declare that the said . was totally and absolutely unable to prosecute any and every kind of business pertaining to his occupation for the space of weeks and days, and the injury above described was the proximate and sole cause of his disability during that time.

Attending Surgeon may make declaration before a Notary Public, Justice of the Peace, or Commissioner for taking Affidavits.

Declared before me at (Attending Surgeon.)
this day of 189

INDEX.

	PAGE
Act of Incorporation	22–30
Accident Bonus	41
" " Claim Declaration	92
Additional Accident Bonuses	47–48
Alteration of By-laws	48
Annual Report—1888-89 90-91-92-93	49–83
Blank Forms	84–94
Bonus and Benefit Certificate	84
By-laws, Membership	34
Board of Directors	38
Certificates of Membership	9
Commercial Travellers' Rates	14–16
Duties of Officers	37
Dealing with Offenders	46
Election of Officers	36
Forms of Application	10–11
General provisions, bonuses and benefits	44
Honorary members	34
Index	95
Meetings	39
Membership	34
Mortuary benefits	42–44
" Claim Declaration	85
Officers and Directors	3–8
Preamble	31
Railway Arrangements	12–13
Railway Excess Baggage Tariff	17–18
Rules of Order	40–41
Special Notices	2
Steamboat arrangements	19–21
Subscriptions	35